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UNITED STATES DEPARTMENT OF AGRICULTURE

Bureau of Agricultural Economics

STUDY OF FSA STANDARD LOAN RR BORROWERS: REGION IX

Part i. Characteristics of Borrowers, Progress of Borrowers, and Action for Rehabilitation

Tabulated Data for Administrative Use Only

Washington, D. C.

October 1942

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UNITED STATES DEPARTMENT OF AGRICULTURE

Office of Special Agents

TOBY OF FSA STANDARDS FOR REPUTATION

NOV 19 1941

This report of the Bureau of
Agriculture of the Department of
Agriculture for the year 1941

Report for the year 1941

Washington, D. C.

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INTRODUCTION

This set of tabular data with brief explanatory text is intended to make available for administrative use the results of certain tabulations from the study of Farm Security Administration standard loan rural rehabilitation borrowers. The tables in this set contain more detailed data than presented in the administrative memoranda which have been prepared to present the results of the study for all Regions combined. This study was made in each of the 12 FSA Regions by the Bureau of Agricultural Economics with the assistance of a Nation-wide WPA project and was initiated at the request of the Farm Security Administration.

Purpose of study.--The study was designed to utilize existing records for standard loan rural rehabilitation borrowers (1) to ascertain the characteristics of borrowers at the time of entering the RR program, their experience during the year before entry, and the trends in types of borrowers selected, (2) to learn the progress of the borrowers since entering the RR program, (3) to analyze the action taken to facilitate rehabilitation, and (4) to analyze the factors associated with success or failure in rehabilitation.

The sample.--In Region IX, 1,493 borrowers were studied. The sample represents approximately 20 percent of all standard loan RR borrowers in the Region whose first standard RR loan was authorized between March 1, 1936 and February 28, 1939 and who, in addition, had not received an emergency loan before March 1, 1936.

Source of data.--All data were obtained from records already available in the regional FSA offices; there were no personal interviews with borrowers nor was there any checking back to the county offices. Records consulted included the following: Kardex; application for initial loan; farm and home plans, including "report of last year's business;" leases; debt-adjustment forms; and grant, loan, and collection records, including loan agreements and extensions or renewals; and correspondence.

To the extent that the available records permitted for the period covered by the study, data were obtained for both plan and performance for each year after the borrower's entry on the standard RR program as well as for performance during the year before entry on the program. No record of performance for the farm and home activities after entry on the program was available for 61 percent of the sample borrowers in Region IX for whom such a record was expected; this percentage excludes those for whom no record was expected because the borrower received the first loan too late to complete a crop year before the end of the period covered by this study.

This is a copy of the report of the Special Agent in Charge, New York, dated 10/10/50, regarding the activities of the American Friends Service Committee (AFSC) in the United States. The report states that the AFSC is a non-profit organization which has been operating in the United States since 1917. It is a member of the American Council on Education and the American Council on the Administration of Justice. The AFSC is engaged in a variety of activities, including the provision of food and clothing to the poor, the operation of a national network of community centers, and the provision of financial aid to students in need. The report also mentions that the AFSC has been active in the field of international relations, particularly in connection with the United Nations and the World Council of Churches.

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A borrower was considered as having a record of performance after entry on the program if a farm and home plan was available which was made out some time after the first standard loan was received. Seventy-one percent of the borrowers for whom no record of performance was available, although expected, had received only one standard loan. Also, 31 percent of those with no performance record were paid up or inactive by the end of the period covered by the study. Loan, collection, and grant data were, of course, available for all borrowers but such data were not considered as constituting a record of performance for the purposes of the study.

Because of the changes made in some of the forms used by FSA during the period covered by the study, certain items, such as actual family operating expenses and actual net cash income, were available from the records for only a part of the borrowers, while data for still other items, such as certain types of livestock, were not comparable on all the forms which were the source of information.

Precautions necessary in use of tabulated data.—Perhaps the first precaution necessary in the use of the information from this study is to recognize that the data are not comparable with the FSA annual progress reports because the same group of FSA standard loan RR borrowers has not been sampled. The sample differs in these ways:

- (1) The progress reports include borrowers regardless of when the first standard loan was received but this study included only those whose first standard loan was authorized between March 1, 1936 and February 28, 1939.
- (2) The progress reports include standard loan borrowers without regard to whether or not they received emergency loans at any time but this study excluded any borrower who received an emergency loan before March 1, 1936.
- (3) The progress reports include only borrowers in active status at the time of the report but 19.2 percent of the borrowers included in this study for Region IX were no longer active by February 28, 1939.

A second precaution is to recognize that information about change in economic and social status, progress and failure since entry on the program, is available for only 36 percent of the borrowers in the Region IX sample for the study and for only 39 percent of the borrowers for whom a record of change was expected. It is not known, therefore, whether the borrowers for whom no record of change was available, although expected, had more progress, more failure, or about the same change as those for whom records of change were available for this study. In contrast, the progress reports secure a record of performance after entry on the program for all borrowers sampled because the data are secured by the county offices.

A further investigation is being conducted to determine the extent of the damage to the property. It is estimated that the damage is extensive and that the cost of repairs will be considerable. The investigation is being conducted by the local authorities and the results will be reported to the appropriate authorities.

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Farm Security Administration policy, administrative procedures, changes in price levels and "acts of God" such as drought are all reflected in the tabulated data.

Types of tables presented.-This set of tabulated data includes the following subjects: Social characteristics, tenure, size of farm and crop production, receipts, expenditures, net worth, assets, liabilities, loans, repayments, grants, and debt adjustment. These tables show what the borrowers were like and what they did before entering the standard RR program, what they did after entry on the program and how they progressed, and what action of a financial nature was given by FSA to implement the rehabilitation process.

Most of the tables showing what the borrowers were like and what they did before entering the program were tabulated by States or by the period in which the borrowers received their first standard loan or by both States and periods. Tables showing what the borrowers did after entry on the program and how they changed were tabulated for the Region as a whole, and by the number of crop years between the first standard loan and the time of the last record after entry on the program.

This study was directed by Olaf F. Larson. Data were transcribed in Region IX by WPA workers supervised by Alyce V. Williams and Arthur Tracy, project supervisors, and Lincoln C. Tisdale, regional supervisor. Tabulations were supervised by Franklin M. Aaronson, assisted by Dorothy F. McCamman. Roy L. Roberts, Fred L. Garlock, and George Y. Jarvis collaborated in various phases of the study.

from January 1941 to January 1942. The results of the investigation are presented in the following table.

Table 1. Results of the investigation. The results of the investigation are presented in the following table.

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SUMMARY - SELECTED STATISTICS

Number of borrowers in sample: 1,493

Number of borrowers with a record of performance after entry on RR: 534

Borrowers still active two to three years after first loan: 72 percent

Persons under 16 years of age as percent of all persons in households of borrowers: 42 percent

Median number of persons in household: 4.6

Most common family composition: (1) husband, wife, and 3 or more children under 16 and (2) husband, wife, 2 or more children under 16 and 1 or more 16 or older

Median age of household head: 43

Median grade finished by household head: 9.0

Households including male youths (nonheads) aged 16 to 24: 23 percent

Borrowers who were full or part owners during year before first loan: 62 percent

Borrowers who were full or part owners during last year of record: 66 percent

Borrowers who were not farm operators during major part of crop year before first loan: 15 percent

Median size of farm during year before first loan for borrowers having farms: 46 acres

Median size of farm during last year of record: 61 acres

Median acres in crops during year before first loan for borrowers who had land in crops: 27 acres

Median acres in crops during last year of record: 31 acres

Median cash receipts during year before first loan: \$928

Median change in cash receipts: \$237

Borrowers reporting an increase in cash receipts: 68 percent

Median cash receipts from farm during year before first loan for borrowers with such receipts: \$630

Median change in cash receipts from farm for borrowers who had such receipts during year before first loan: \$282

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Most common major source of receipts during year before first loan: (1) off-farm work, (2) livestock and produce, (3) crop sales

Most common major source of receipts during last year of record: (1) livestock and produce, (2) crop sales

Borrowers with some receipts from off-farm work during year before first loan: 72 percent

Borrowers with some receipts from off-farm work at time of last record: 66 percent

Borrowers who were farm operators during year before first loan who reported receipts from benefit payments during year before first loan: 7 percent

Borrowers with receipts from benefit payments during last year of record: 25 percent

Median cash family-operating expenditures during last year of record: \$451

Median net worth at time of first loan: \$1,696

Median net worth, excluding equity in farm real estate, at time of first loan: \$718

Median change in net worth: \$205

Median change in net worth, excluding equity in farm real estate: \$22

Borrowers reporting an increase in net worth: 59 percent

Borrowers reporting an increase in net worth, excluding equity in farm real estate: 51 percent

Median value of assets at time of first loan: \$2,820

Median liabilities at time of first loan: \$644

Median change in liabilities: \$733

Borrowers with no cows or other cattle at time of first loan: 37 percent

Borrowers with no cows or other cattle at time of last record: 14 percent

Borrowers with no hens or other poultry at time of first loan: 34 percent

Borrowers with no hens or other poultry at time of last record: 19 percent

Borrowers with no sows or other hogs at time of first loan: 63 percent

Borrowers with no sows or other hogs at time of last record: 41 percent



Borrowers entering RR program between March 1, 1936 - February 28, 1937
receiving more than 1 standard loan by February 28, 1939: 54 percent

Most important major purposes of loans as measured by amount of money loaned:
(1) livestock and poultry, (2) current farm operating expenses.

Most important major purposes of loans as measured by percentage of borrowers
receiving loans for specified purposes: (1) livestock and poultry, (2)
current farm operating expenses

Borrowers loaned money for family expenses: 40 percent

Borrowers receiving grants some time between March 1936 and February 1939:
36 percent



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1/ "By periods" refers to period during which borrower received first standard RR loan.

2/ "By number of crop years" refers to number of crop years between first standard RR loan and last available record of performance after entry on standard RR program.

Note: A table is for the Nation, without a breakdown by States, periods, crop years, or other controls unless the title indicates otherwise.



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* Not available for Region IX at the time this set of tables was released, but a copy will be supplied when the data are tabulated.

1. The first part of the report is a general
description of the project and its objectives.
2. The second part is a detailed description of the
methodology used in the study.

The results of the study are presented in the third
part of the report. The data shows that there is a
significant correlation between the variables studied.
The findings are discussed in the fourth part of the
report, where the implications of the results are
explored. The report concludes with a summary of the
main findings and a list of references.

The study was conducted over a period of six months.
The data was collected from a sample of 100
participants. The results of the study are presented
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The data indicates that there is a significant
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Tables 1, 2, and 3

Nearly one-half of the 1,493 borrowers in the sample lived in California, more than one-third, and slightly less than one-fifth in Arizona and Nevada (because the Nevada sample was too small to be considered separately, the Arizona and Nevada cases have been combined and treated as one unit). Over one-half of the borrowers entered the standard loan RP program during the first period covered by the study (March 1, 1936 - February 28, 1937), slightly more than one-fifth entered during the second period (March 1, 1937 - February 28, 1938), and about one-fourth entered the program during the third period (March 1, 1938 - February 28, 1939).

Of the borrowers for whom some record of performance in farm and home activities after entry on the program was expected, a record was not available for 61 percent. The last available record of performance during the period covered by the study applied to the first crop year after the first standard loan for 16 percent of the borrowers, to the second crop year after the first standard loan for 13 percent, and to the third crop year after the first standard loan for 10 percent.

The relation between the period of the first standard loan and the crop year after the first loan to which the last record of performance applies is shown by table 3. For example, only borrowers entering the program during the first period can have a record of performance applying to the third crop year after the first loan, although some of the first period borrowers have a last record applying to the first or second crop year after the first loan or have no record of performance after entry on the program. Borrowers entering the program during the third period cannot have a record of performance except for the first crop year after the first standard loan.

All of the 142 borrowers with records for the third crop year after the first loan had entered the program during the first period and the performance reported covers the 1938 crop. From table 3 and supplementary data, it is known that of the 180 borrowers with last records for the second crop year after the first loan, 123 entered the program during the first period - the performance of 100 of these 123 covers the 1937 crop and the performance of 23 covers the 1938 crop; another 57 entered during the second period and their performance covers the 1938 crop. Of the 212 borrowers whose last records applied to the first crop year after the first standard loan, 55 entered the program during the first period and of these 44 have records covering the 1936 crop and 11 have records for the 1937 crop; 74 entered during the second period, and 83 during the third period. Performance of the second period group covers the 1937 crop for 31 borrowers and the 1938 crop for 43 while the records of the 83 third period borrowers necessarily pertain to the 1938 crop.

Thus, of the 534 borrowers with a record of performance after entry on the standard loan program, the last record covers the 1938 crop for 348 or 65 percent, the 1937 crop for 142 or 27 percent, and the 1936 crop for 44 or 8 percent.



For Administrative Use Only

Bureau of Agricultural Economics
Study of FSA Standard Loan RR Borrowers

August 1942
Region IX

Table 1.—BORROWERS IN SAMPLE: Number and percentage of borrowers in sample classified by period of first standard RR loan, by States ^{1/}

Borrower's State of residence at time of first standard loan	Borrowers receiving first standard loan between			
	Total	3/1/36-	3/1/37-	3/1/38-
	borrowers:	2/28/37	2/28/38	2/28/39
	Number	Number	Number	Number
California	705	335	161	209
Utah	522	315	104	103
Arizona-Nevada ^{2/}	266	134	64	68
Arizona	205	98	54	53
Nevada	61	36	10	15
Total, all States	1,493	784	329	380
	Percent	Percent	Percent	Percent
California	100.0	47.6	22.8	29.6
Utah	100.0	60.4	19.9	19.7
Arizona-Nevada ^{2/}	100.0	50.3	24.1	25.6
Total, all States	100.0	52.5	22.0	25.5

^{1/} Period of first standard loan is the period during which first standard RR loan was authorized.

^{2/} Arizona and Nevada cases were treated as one group, due to the limited number of sample cases in Nevada.

Note: In the explanatory text the periods of first standard loan are referred to as the first, second, and third periods, respectively.

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For Administrative Use Only
Region IX

Table 2.--BORROWERS IN SAMPLE: Number and percentage of borrowers classified by number of crop years between first standard RR loan and last available record of performance after entry on standard RR program, by States 1/

Borrower's State of residence at time of first standard loan	Borrowers by number of crop years between first loan and last record					
	No record					
	after first loan					
	On program:On program:					
		less than	1 crop	year or		
	Total	1 crop	year 2/	more 3/	1 year	2 years
	borrowers:	year 2/	more 3/	1 year	2 years	3 years
	Number	Number	Number	Number	Number	Number
California	705	73	410	97	75	50
Utah	522	29	264	81	83	65
Arizona-Nevada	266	25	158	34	22	27
Total, all States	1,493	127	832	212	180	142
	Percent	Percent	Percent	Percent	Percent	Percent
California	100.0	XXX	64.9	15.3	11.9	7.9
Utah	100.0	XXX	53.6	16.4	16.8	13.2
Arizona-Nevada	100.0	XXX	65.6	14.1	9.1	11.2
Total, all States	100.0	XXX	60.9	15.5	13.2	10.4

1/ Number of crop years is determined by the interval between the date of the farm and home plan (RR14) made out by the borrower and the county supervisor at the time of application for the first standard RR loan and the date of the last farm and home plan filled out after entry on the standard RR program. For example, a borrower whose first plan was dated between March 1, 1936 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having the last record 1 crop year after the first loan. If the same borrower's last plan were dated between September 1, 1937 and August 31, 1938, he would be considered as having the last record 2 crop years after the first loan and if the last plan were dated between September 1, 1938 and August 31, 1939, the last record would have been 3 crop years after the first loan.

2/ No record after first loan expected because first standard loan was received after August 31, 1938.

3/ Includes 35 borrowers whose status was "paid up" or "inactive" by end of period of first standard loan and who were not subsequently authorized another loan before February 28, 1939.

Other information in this report includes the percentage of borrowers in sample identified by action of "first round" in 1953, and by action of crop year 2 between first standard loan and last available record of performance after entry in standard program, by States.

		3/1/35-2/28/37				3/1/37-2/28/38				3/1/38-2/28/39							
		Crop years between				Crop years between				Crop years between							
		First loan and last record				First loan and last record				First loan and last record							
		No.	Pot.	Pot.	Pot.	No.	Pot.	Pot.	Pot.	No.	Pot.	Pot.	Pot.				
California	705	335	100.0	67.5	3.6	14.0	14.9	161	100.0	60.2	22.4	17.4	136	100.0	64.0	36.0	73
Utah	522	315	100.0	49.0	11.4	19.0	20.6	104	100.0	55.8	22.1	22.1	74	100.0	70.3	29.7	29
Arizona	266	134	100.0	62.8	5.2	11.9	20.1	64	100.0	67.2	23.4	9.4	43	100.0	72.1	27.9	25
Total, all States	1,493	784	100.0	59.2	7.0	15.7	18.1	329	100.0	60.2	22.5	17.3	253	100.0	67.2	32.8	127

1/ Period of first standard loan is the period during which first standard RR loan was authorized.

2/ Number of crop years is determined by the interval between the date of the farm and home plan (RR14) made out by the borrower and the county supervisor at the time of application for the first standard RR loan and the date of the last farm and home plan filled out after entry on the standard RR program. For example, a borrower whose first plan was dated between March 1, 1936 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having the last record 1 crop year after the first loan. If the same borrower's last plan were dated between September 1, 1937 and August 31, 1938, he would be considered as having the last record 2 crop years after the first loan and if the last plan were dated between September 1, 1938 and August 31, 1939, the last record would have been 3 crop years after the first loan.

3/ No record after first loan expected because first standard loan was received after August 31, 1938.

3/ No record after first loan expected because first standard loan was received after August 31, 1938.



Table 4.-STATUS: Number and percentage of borrowers classified by status on February 28, 1939, by period of first standard RR loan

Status of borrower on February 28, 1939	total borrowers	Number	Percent	Borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
				Percent	Percent	Percent
Active 1/	1,206	80.8	71.9	84.8	95.5	
Paid up 2/	124	8.3	11.1	7.6	3.2	
During period of first loan:	34	2.3	1.9	2.1	3.2	
After period of first loan:	90	6.0	9.2	5.5		
Inactive 3/	163	10.9	17.0	7.6	1.3	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,493		784	329	380	

1/ A borrower was considered active if the amount repaid was less than the amount received from FSA and the case was not classified by FSA as inactive.

2/ A borrower was considered paid up if the amount repaid to FSA equalled or exceeded the amount received, unless the case had been classified as inactive by FSA.

3/ A borrower was considered inactive if classified as such by FSA.

Note: A comparable table is also available for each State in the Region.

Eighty-one percent of the borrowers were still active at the close of the period of study (February 28, 1939), 8 percent were paid up, and the balance of 11 percent were inactive. The majority of the paid up and inactive borrowers had entered the program during the first period. Two percent paid up during the same period the first loan was received and did not come back for another loan.

None of the 124 paid up borrowers and 11 of the 163 inactive borrowers were liquidated by a public sale.



Table 5.-STATUS: Number and percentage of standard RR borrowers classified by status on February 28, 1939, by States

Status of borrower on February 28, 1939	Total borrowers		Borrower's State of residence at time of first standard loan			
	Number	Percent	California	Utah	Arizona	Nevada
Active 1/	1,206	80.8	74.1	90.8	78.6	
Paid up 2/	124	8.3	9.4	4.8	12.4	
During period of first loan	34	2.3	2.3	1.5	3.8	
After period of first loan	90	6.0	7.1	3.3	8.6	
Inactive 3/	163	10.9	16.5	4.4	9.0	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,493		705	522	266	

1/ A borrower was considered active if the amount repaid was less than the amount received from FSA and the case was not classified by FSA as inactive.

2/ A borrower was considered paid up if the amount repaid to FSA equalled or exceeded the amount received, unless the case had been classified as inactive by FSA.

3/ A borrower was considered inactive if classified as such by FSA.

Arizona-Nevada had two and one-half times as large a proportion of paid up cases as Utah and about one-third more than California. The percentage of inactive borrowers in California, almost double that of Arizona-Nevada, was approximately 4 times as large as that of Utah. Only 74 percent of the California borrowers were active on February 28, 1939, as compared with 91 percent in Utah and 79 percent in Arizona-Nevada.

Of the 11 inactive borrowers liquidated by a public sale, 8 were in California and 3 in Arizona-Nevada.



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Table 6 - AGE AND SEX DISTRIBUTION: Number and percentage of all persons in households of borrowers at time of first standard RR loan, by age and sex, by period of first standard loan

Age at time of first standard loan	Persons in households of borrowers receiving first standard loan between											
	3/1/36-2/28/37			3/1/37-2/28/38			3/1/38-2/28/39					
	Total persons	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Under 5	11.9	5.8	6.1	12.4	5.7	6.7	11.5	6.0	5.5	11.2	5.8	5.4
5 to 9	13.5	7.1	6.3	13.5	7.0	6.5	13.5	7.3	6.2	13.3	7.3	5.8
10 to 14	13.9	7.0	6.9	14.7	7.1	7.6	13.5	7.2	6.3	12.6	6.8	5.8
15	2.9	1.7	1.2	2.6	1.6	1.2	3.5	2.3	1.2	2.5	1.3	1.2
Total, under 16	42.2	21.6	20.5	43.4	21.4	22.0	42.0	22.8	19.2	39.6	21.2	18.2
16 to 24	15.3	8.3	7.0	15.6	8.3	7.3	15.1	8.5	6.8	14.8	8.1	6.7
25 to 34	11.8	6.0	5.8	11.0	5.4	5.6	11.8	5.9	5.9	13.8	7.5	6.3
35 to 44	12.9	6.5	6.4	12.0	5.8	6.2	14.4	7.4	7.0	13.5	7.1	6.4
45 to 54	10.5	6.0	4.5	11.1	6.4	4.7	9.6	5.0	4.6	10.1	5.9	4.2
55 to 64	5.2	3.3	1.9	4.8	3.2	1.6	5.3	3.3	2.0	6.0	3.4	2.6
65 and over	2.1	1.3	0.8	2.1	1.3	0.8	1.8	1.1	0.7	2.2	1.5	0.7
Total	100.0	53.0	46.9	100.0	51.8	48.2	100.0	54.0	46.0	100.0	54.7	45.1
Number of persons reporting age 2/:	3/	6,406			3,455			1,426			1,625	

1/ Total includes all persons for whom age was known, regardless of whether sex was known.

2/ Exclusive of 65 persons whose age was unknown.

3/ Based upon 1,468 borrowers reporting age data for household members, out of the 1,493 borrowers in the study.

Note: A comparable table is also available for each State in the Region. Of all persons in households of borrowers at the time of the first standard loan, 42 percent were under 16 and 2 percent were 65 and over. The youth group aged 16 to 24 comprised 15 percent of all persons. Males aged 16 to 64 were less than one-third of all persons in the study.



Table 7.-AGE AND SEX DISTRIBUTION: Number and percentage of all persons in households of borrowers at time of first standard RR loan, by age and sex, by States

Age at time of first standard loan	Persons in households of borrowers by State of residence at time of first standard loan											
	California				Utah				Arizona-Nevada			
	Total persons	Male	Female	Percent	Total	Male	Female	Percent	Total	Male	Female	Percent
Under 5	11.9	5.8	6.1	8.3	4.7	4.6	14.5	7.0	7.5	12.6	5.8	6.8
5 to 9	13.5	7.1	6.3	12.4	6.5	5.8	14.7	7.7	7.0	13.2	7.3	5.9
10 to 14	13.9	7.0	6.9	13.8	6.7	7.0	14.4	7.4	7.0	13.6	7.0	6.5
15	2.9	1.7	1.2	2.9	1.6	1.3	2.8	1.6	1.2	2.9	1.8	1.1
Total, under 16	43.2	21.6	20.5	38.4	19.5	18.7	46.4	25.7	22.7	42.2	21.9	20.3
16 to 24	15.3	8.3	7.0	13.8	7.5	6.3	17.4	9.4	8.0	14.3	7.7	6.8
25 to 34	11.8	6.0	5.8	10.5	5.3	5.2	13.1	6.9	6.3	12.4	6.1	6.3
35 to 44	12.9	6.5	6.4	14.5	7.0	7.5	11.5	6.2	5.3	11.6	5.8	6.0
45 to 54	10.5	6.0	4.5	13.1	7.4	5.7	7.7	4.4	3.3	10.4	6.0	4.4
55 to 64	5.2	3.3	1.9	7.0	4.5	2.5	2.7	1.5	1.2	6.4	4.2	2.2
65 and over	2.1	1.3	0.8	2.7	1.7	1.0	1.2	0.6	0.6	2.5	1.7	0.8
Total	100.0	53.0	46.9	100.0	52.9	46.9	100.0	52.6	47.4	100.0	53.4	46.6
Number of persons reporting age 2/:	3	2	2	2	2	2	2	2	2	2	2	2
6,406	2,771	2,522	1,113									

Total includes all persons for whom age was known, regardless of whether sex was known.
Exclusive of 65 persons whose age was unknown.
Based upon 1,488 borrowers reporting age data for household members, out of the 1,493 borrowers in the study.

Utah had the largest percentage of persons under 16 in households of borrowers and also the largest percentage in the youth group aged 16 to 24. Utah also had the smallest percentage of males aged 16 to 24. The percentage of persons aged 65 and over in California and Arizona-Nevada was more than twice that in Utah.



Table 8. SIZE OF HOUSEHOLD: Number and percentage of borrowers classified by number of persons in household at time of first standard RR loan, by period of first standard loan

Number of persons in household at time of first standard loan	Total		Borrowers receiving:			
	Borrowers		first standard loan between			
	Number	Percent	3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
1	73	4.9	4.6	4.3	6.1	
2	269	18.0	17.2	19.5	18.4	
3	251	16.8	17.0	14.9	18.2	
4	272	18.2	16.7	17.0	22.3	
5	227	15.2	15.6	17.0	12.9	
6	152	10.2	10.6	8.8	10.5	
7	109	7.3	7.7	9.1	5.0	
8	71	4.8	5.0	6.4	2.9	
9	39	2.6	2.9	2.1	2.4	
10	19	1.3	1.8	0.6	0.8	
11 and over	10	0.7	0.9	0.3	0.5	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,492		783	329	380	
Number not reporting	1		1	---	---	
Median number of persons in household	4.6		4.7	4.7	4.3	

Note: A comparable table is also available for each State in the Region.

The median size of household was 4.6 persons. The median was smallest, 4.3 persons, for third period borrowers and was 4.7 persons for the first and second period borrowers. Families of 3, 4, or 5 persons made up 50 percent of the total while those of 1 and 2 persons were 23 percent and those of 6 or more persons were 27 percent.

Table 9.--SIZE OF HOUSEHOLD: Number and percentage of borrowers classified by number of persons in household at time of first standard RR loan, by States

Number of persons: in household at time of first standard loan	Total		Borrower's State of residence at time of first standard loan			
	borrowers		California:	Utah	Arizona	Nevada
	Number	Percent	Percent	Percent	Percent	Percent
1	73	4.9	5.4	4.0	5.3	
2	269	18.0	23.7	10.5	18.0	
3	251	16.8	17.6	14.4	19.5	
4	272	18.2	17.2	19.2	19.2	
5	227	15.2	15.6	15.5	13.5	
6	152	10.2	7.8	14.0	9.0	
7	109	7.3	6.2	9.6	5.6	
8	71	4.8	3.1	6.7	5.3	
9	39	2.6	2.1	3.4	2.3	
10	19	1.3	0.9	1.5	1.9	
11 and over	10	0.7	0.4	1.1	0.4	
Total	XXX	100.0	100.0	100.0	100.0	100.0
Number reporting	1,492		704	522	266	
Number not reporting	1		1	---	---	
Median number of persons in household:	4.6		4.2	5.1	4.4	

Utah borrowers had the largest median size of household, 5.1 persons, and California had the smallest, 4.2 persons. Over one-third, 36 percent, of the Utah families included 6 or more members.



Table 10. FAMILY COMPOSITION. Number and percent of borrowers classified by family composition at time of first standard RR loan

Family composition at time of first standard loan	Total borrowers	
	Number	Percent
Normal families	1,324	89.7
Husband-wife; 2 persons	230	15.6
Husband-wife, 1 child under 16; 3 persons	170	11.5
Husband-wife, 2 children under 16; 4 persons	163	11.0
Husband-wife, 3 or more children under 16; 5 or more persons	289	19.5
Husband-wife, 1 or more persons 16 or older; 3 or more persons	110	7.5
Husband-wife, 1 child under 16 and 1 or more persons 16 or older; 4 or more persons	110	7.5
Husband-wife, 2 or more children under 16 and 1 or more persons 16 or older; 5 or more persons	252	17.1
Broken families 1/	74	5.0
Nonfamily types 2/	78	5.2
Total reporting	1,476	100.0
Number not reporting	17	

1/ Male or female without spouse but with 1 or more children.

2/ Single head only or single head and another person or persons of same sex.

Normal families, those with husband and wife, were characteristic of standard loan borrowers as only 10 percent were not of this type. Two-thirds, 67 percent, of the families were normal families and had 1 or more children under 16. About one-third of the families, 32 percent, were normal and had 1 or more persons aged 16 or older. One-fourth, 25 percent, contained a husband and wife, children under 16, and persons -- usually children -- aged 16 and older. Sixteen percent of the families consisted of only husband and wife.



Table 11.--AGE OF HEAD: Number and percentage of borrowers classified by age of household head at time of first standard RR loan, by States

Age of household head	Total		Borrower's State of residence at time of first standard loan			
	borrowers		California	Utah	Arizona	Nevada
	Number	Percent	Percent	Percent	Percent	Percent
16 to 24	79	5.3	2.4	9.6	4.5	
25 to 34	339	22.9	18.3	29.7	21.6	
35 to 44	404	27.2	27.2	29.0	23.9	
45 to 54	393	26.5	30.2	21.9	25.7	
55 to 64	206	13.9	17.0	7.5	18.2	
65 and over	62	4.2	4.9	2.3	6.1	
Total	XXX	100.0	100.0	100.0	100.0	100.0
Number reporting	1,483		699	520	264	
Number not reporting	10		6	2	2	
Median age of household head	43.0		45.7	38.7	45.0	

The median age of borrowers was 43 years. Approximately 5 percent were under 25 and 18 percent were aged 55 and over. Utah had the lowest median age, the smallest percentage aged 55 and over, and the largest percentage under 35.



Table 12.-EDUCATION OF HEAD: Number and percentage of borrowers classified by highest grade of school finished by household head at time of first standard RR loan, by States

Highest grade finished	Total		Borrower's State of residence at time of first standard loan			
	borrowers		California:	Utah	Arizona	Nevada
	Number	Percent	Percent	Percent	Percent	Percent
None	13	1.1	0.8	0.7		2.9
1 to 3	9	0.8	0.8	0.4		1.4
4 to 5	51	4.4	5.5	2.0		6.7
6	44	3.8	4.3	3.8		2.4
7	58	5.0	5.3	4.4		5.3
8	413	35.4	34.2	33.8		42.4
9	92	7.9	6.3	10.4		6.2
10	113	9.7	10.1	10.9		6.2
11	65	5.6	4.2	7.5		4.8
12	181	15.5	17.0	15.5		12.1
13 or more	126	10.8	11.5	10.6		9.6
Total	XXX	100.0	100.0	100.0		100.0
Number reporting	1,165		506	451		208
Number not reporting	328		199	71		58
Median grade finished by household head	9.0		9.0	9.5		8.7

Fifteen percent of the heads failed to complete the eighth grade, 35 percent stopped after finishing the eighth grade or stopped before completing the ninth grade and 26 percent completed the twelfth grade. Eleven percent completed 1 or more years of college. The median grade finished was 9.0. Utah borrowers had a little advantage in education over borrowers in the other 2 States.



Table 13.—EDUCATION AND AGE OF HEAD: Number of borrowers classified by highest grade of school finished and by age of household head at time of first standard RR loan

Highest grade finished	Total : borrowers	Age of head						
		: 16 to	: 25 to	: 35 to	: 45 to	: 55 to	: 65 and	: Un-
		: Number	: Number	: Number	: Number	: Number	: Number	: known
None	13	---	1	3	3	5	1	---
1 to 3	9	1	---	4	2	2	---	---
4 to 5	51	1	3	8	20	17	2	---
6	44	2	6	10	14	11	1	---
7	58	1	7	25	17	6	2	---
8	413	9	74	112	138	63	16	1
9	92	7	24	32	17	10	2	---
10	113	11	34	33	22	10	3	---
11	65	9	25	18	9	4	---	---
12	181	23	61	43	29	15	5	---
13 or more	126	6	39	28	26	18	9	---
Unknown	328	9	65	83	96	45	21	9
Total	1,493	79	339	404	393	206	62	10
Median grade fin- ished by household head	9.0	11.3	10.6	9.0	8.7	8.6	*	*

* Median not computed on a base of fewer than 50 cases.

Note: A comparable table is also available for each State in the Region.

This table shows the relation between age and education. The median grade finished is highest for the youngest heads and lowest for the oldest.

Table 14.--NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RR loan, by period of first standard loan

Number of male youths aged 16 to 24	:	:	Borrowers receiving				
			first standard loan between				
		Total	3/1/36-	3/1/37-	3/1/38-		
		borrowers	2/28/37	2/28/38	2/28/39		
		Number	Percent	Percent	Percent	Percent	
None	:	1,141	77.1	76.3	77.4	78.7	
1	:	249	16.8	17.6	15.3	16.5	
2	:	69	4.7	4.8	5.8	3.5	
3 or more	:	20	1.4	1.3	1.5	1.3	
Total	:	XXX	100.0	100.0	100.0	100.0	
Number reporting	:	1,479	777	327	375		
Number not reporting	:	14	7	2	5		

Note: A comparable table is also available for each State in the Region.
(5A-3)

Table 15.--NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RR loan, by States

Number of male youths aged 16 to 24	:	:	Borrower's State of residence			
			at time of first standard loan			
		Total		Arizona		
		borrowers	California:	Utah	Nevada	
		Number	Percent	Percent	Percent	Percent
None	:	1,141	77.1	78.0	75.7	78.0
1	:	249	16.8	17.7	15.5	17.1
2	:	69	4.7	3.3	7.1	3.4
3 or more	:	20	1.4	1.0	1.7	1.5
Total	:	XXX	100.0	100.0	100.0	100.0
Number reporting	:	1,479	695	521	263	
Number not reporting	:	14	10	1	3	

Less than one-fourth of the households had 1 or more male youths (other than the household head) aged 16 to 24. The proportion of households with male youths was larger for Utah than for the other States.
(5A-4)



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Table 16.-YEARS ON FARM: Number and percent-
age of borrowers classified by number
of years resident on farm to be oper-
ated during crop year of first stand-
ard RR loan

Years on farm to be operated	Total borrowers	
	Number	Percent
Less than 1	147	23.6
1 but less than 2	57	9.1
2 or more	419	67.3
Total reporting	623	100.0
Number not reporting	870	

Information concerning "years on farm" was known for only about two-fifths of the borrowers in the study. Thirty-three percent of the borrowers reporting had lived less than 2 years on the farm to be operated during the crop year in which they received their first standard loan and 24 percent had been on this farm less than 1 year. A considerable part of this apparent mobility is accounted for by borrowers who were starting in as farm operators; during the major part of the year before the first loan they were farm laborers or nonfarm.

1911 1912 1913 1914 1915 1916 1917 1918 1919 1920

1921 1922 1923 1924 1925 1926 1927 1928 1929 1930

1931 1932 1933 1934 1935 1936 1937 1938 1939 1940

Table 17.--TIMES CHANGED FARMS: Percentage of borrowers classified by number of times changed farms since first standard RR loan and before February 28, 1939, by period of first standard loan 1/

Number of times changed farms	Borrowers receiving first standard loan between		
	3/1/36-	3/1/37-	3/1/38-
	2/28/37	2/28/38	2/28/39
	Percent	Percent	Percent
0	85.0	91.1	96.6
1	11.7	8.1	3.4
2	2.3	0.8	---
3	1.0	---	---
4 or more	---	---	---
Total	100.0	100.0	100.0
Number reporting	520	260	321
Number not reporting	264	69	59

1/ Inasmuch as the last available record for a large proportion of the borrowers was filled out before February 28, 1939, the number of changes reported in this table is an underestimation of the total moves between the time of receiving the first standard RR loan and February 28, 1939.

Note: A comparable table is also available for each State in the Region.

Fifteen percent of the first period borrowers changed farms 1 or more times after entry on the program and before February 28, 1939; most frequently there was only 1 change. Nine percent of the second period and 3 percent of the third period borrowers had changed farms.



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Table 18.--TENURE STATUS YEAR BEFORE RR: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by period of first standard loan 1/

Tenure status year before first standard loan	Total borrowers		Borrowers receiving first standard loan between			
			3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	Percent
Full owner	690	49.3	48.6	50.7	49.4	
Part owner 2/	173	12.3	11.7	13.1	12.9	
Tenant	322	23.7	22.5	25.0	25.0	
Cropper	2	0.1	0.1	---	0.3	
Hired or unpaid farm laborer	87	6.2	6.9	3.8	6.9	
Nonfarm	117	8.4	10.2	7.4	5.5	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,401		725	312	364	
Number not reporting	92		59	17	16	

1/ Tenure status is that held during major part of crop year before first standard RR loan.

2/ A part owner rents part and owns part of the farm operated.

Note: A comparable table is also available for each State in the Region; a table showing the type and length of lease is available for 149 borrowers reporting lease data out of the 507 borrowers who rented land.

More than three-fifths of the borrowers, 62 percent, owned all or part of the farm operated during the year before entry on RR. Twenty-four percent were tenants, 6 percent were farm laborers, and 8 percent were not in agriculture during the major part of the crop year. The percentage of borrowers who were owners or part owners was slightly smaller in the first period than in the second and third periods. Likewise, the percentage of borrowers who were tenants was slightly smaller in the first period than in the second and third periods. The percentage of borrowers who had been "non-farm" decreased consistently from period to period while the percentage of borrowers who were farm laborers was lower in the second than during the first and third periods.

Table 19--TENURE OF THE YEAR BEFORE FIRST STANDARD RR LOAN AND PERCENTAGE OF BORROWERS CLASSIFIED BY TENURE STATUS DURING YEAR BEFORE FIRST STANDARD RR LOAN, BY STATES 1/

Tenure status year before first standard loan	Total		Borrower's State of residence at time of first standard loan			
	borrowers		California	Utah	Nevada	Arizona
	Number	Percent	Percent	Percent	Percent	Percent
Full owner	690	49.3	47.4	51.8	48.6	
Part owner 2/	173	12.3	8.9	18.1	9.4	
Tenant	332	23.7	27.7	17.7	25.9	
Cropper	2	0.1	—	0.2	0.4	
Hired or unpaid farm laborer	87	6.2	6.0	6.8	5.5	
Nonfarm	117	8.4	10.0	5.4	10.2	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,401		631	515	255	
Number not reporting	92		74	7	11	

1/ Tenure status is that held during major part of crop year before first standard RR loan.

2/ A part owner rents part and owns part of the farm operated.

Note: A table showing the type and length of lease is available for the 149 borrowers reporting lease data out of the 507 borrowers who rented land.

Owners were most frequent in Utah where seven-tenths of the borrowers owned all or part of the farm operated during the year before the first standard loan as compared to 56 percent in California and 58 percent in Arizona-Nevada. The largest percentage of tenants was found in California, 28 percent, and the smallest was in Utah, 18 percent. All States had about the same percentage of borrowers who had been farm laborers. Utah had considerably fewer borrowers who had been "nonfarm" than did the other States.

Table 20.-TENURE STATUS LAST RR RECORD: Number and percentage of borrowers classified by tenure status during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Tenure status during last year of record after entry on RR	Total		Borrowers by number of crop years after first loan			
	Borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	
Full owner	243	46.4	39.6	49.4	52.9	
Part owner 2/	105	20.1	19.8	19.1	21.7	
Tenant	175	33.5	40.6	31.5	25.4	
Cropper						
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	523		207	178	138	
Number not reporting 3/	11		5	2	4	

1/ Tenure status is that held during major part of last crop year of record.

2/ A part owner rents part and owns part of the farm operated.

3/ May include an occasional borrower with other than farm-operator status but exclusive of 959 borrowers with no record after entry on RR program.

Note: A table showing the type and length of lease is available for the 225 borrowers reporting lease data out of the 280 borrowers who rented land, exclusive of the borrowers with no record after entry on RR program.

Approximately two-thirds, 66 percent, of the borrowers were full or part owners during the last crop year for which a record was available after entry on the RR program; all the rest were tenants. The percentage of tenants was largest for the borrowers who had been on the program only 1 year and smallest for those on the program 3 years.



Table 21.--TENURE STATUS YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by tenure status during year before first standard loan and during last year of record after entry on standard RR program 1/

Tenure status :		Borrowers by tenure status during					
year before :		last year of record after entry on RR					
first	Total	Full	Part			Un-	
standard loan	borrowers:	owner	owner 2/	Tenant	Cropper:	known 3/	
	Number	Number	Number	Number	Number	Number	
Full owner	239	186	40	11	---		2
Part owner 2/	68	19	47	2	---		---
Tenant	126	14	10	100	---		2
Cropper							
Hired or unpaid:							
farm laborer	27	8		18	---		1
Nonfarm	51	6	4	39	---		2
Unknown	23	10	4	5	---		4
Total 4/	534	243	105	175	---		11

1/ Tenure status is that held during major part of crop year.

2/ A part owner rents part and owns part of the farm operated.

3/ Includes, in addition to borrowers whose tenure status was unknown, an occasional borrower with other than farm-operator status.

4/ Exclusive of 959 borrowers with no record after entry on RR.

Note: A comparable table is also available with borrowers classified by number of years (1, 2, or 3) after first standard loan.

The majority of the borrowers who had been farm laborers or nonfarm before RR became tenants. Nearly one-fifth or 24 of the 126 who had been tenants are known to have changed to an owner status while only 13 out of the 307 owners and part owners were known to have dropped to a tenant status.

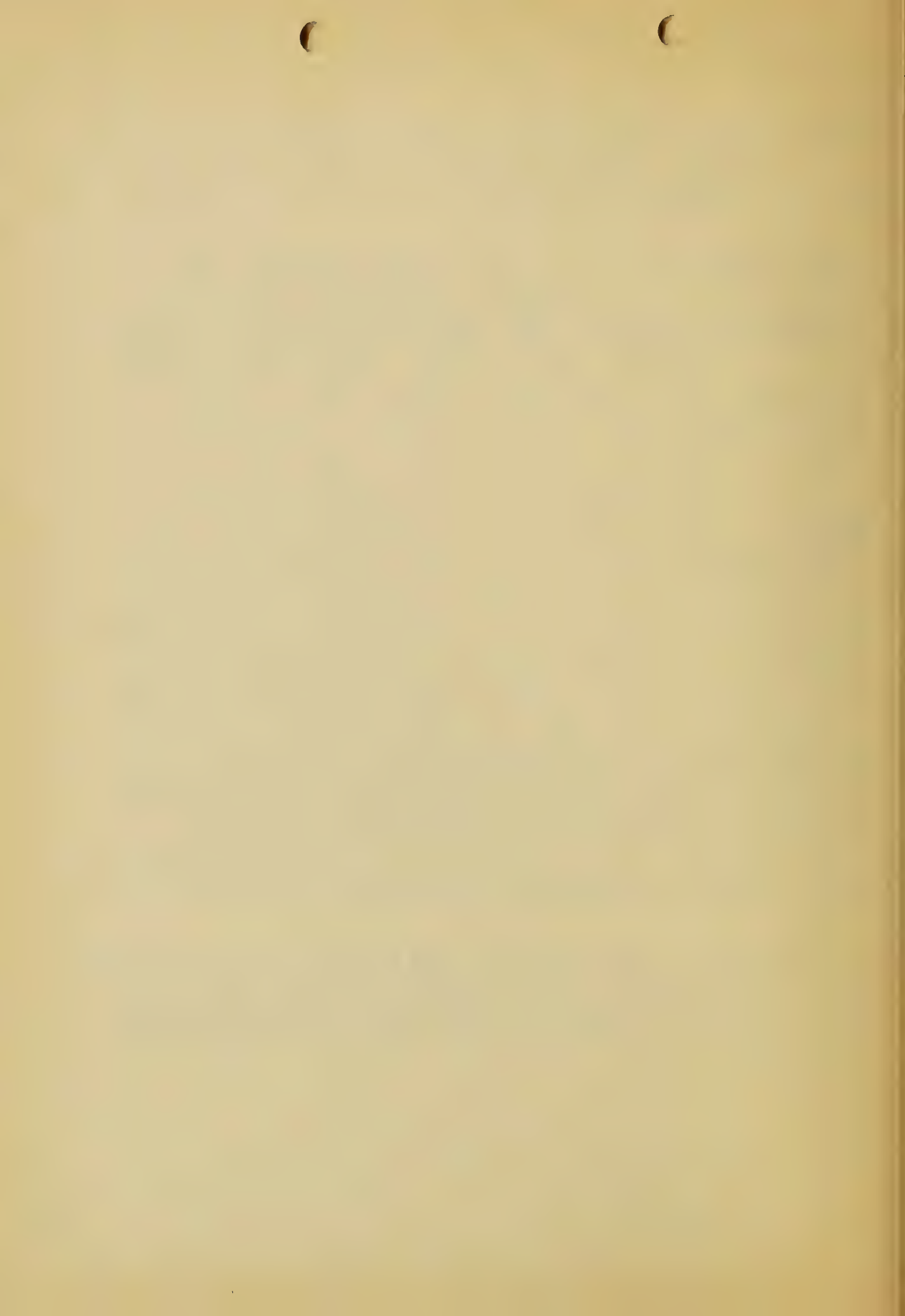


Table 22.—TENURE STATUS YEAR BEFORE RR AND NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number of borrowers classified by tenure status during year before first standard RR loan and by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RR loan ^{1/}

Tenure status : year before :	:	Number of male youths					
		aged 16 to 24					
first	Total	:	:	:	:	3 or	:
standard loan	borrowers:	0	1	2	more	Unknown	:
	Number	Number	Number	Number	Number	Number	Number
Full owner	690	512	124	39	9	6	
Part owner ^{2/}	173	138	24	9	2	1	
Tenant	332	264	46	11	9	2	
Cropper	2	2					
Hired or unpaid							
farm laborer	87	71	14	2			
Nonfarm	117	92	19	4	2		
Unknown	92	62	22	4			
Total	1,493	1,141	249	69	20	14	

^{1/} Tenure status is that held during major part of crop year.

^{2/} A part owner rents part and owns part of the farm operated.

Note: A comparable table is also available for (a) each State in the Region, (b) for each of the 3 periods of first standard loan, and (c) (c) for each State by each of the 3 periods of first standard loan.

A larger proportion of the owners than of the other tenure groups had male youths in their household.

Table 23.—SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by period of first standard loan ^{1/}

Acres in farm year before first standard loan	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/36-	3/1/37-	3/1/38-	
			2/28/37	2/28/38	2/28/39	
	Number	Percent	Percent	Percent	Percent	
Less than 20	304	28.0	36.7	22.8	16.3	
20 to 49	268	24.7	22.6	28.0	26.2	
50 to 99	191	17.7	17.1	18.5	18.0	
100 to 174	151	14.0	11.7	14.2	18.0	
175 to 259	58	5.4	3.5	3.9	10.2	
260 to 499	50	4.6	4.0	5.1	5.3	
500 to 999	42	3.9	2.9	5.1	4.6	
1,000 and over	17	1.7	1.5	2.4	1.4	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,002		545	254	283	
Number not reporting	205		115	41	49	
Median acres in farm	46		38	49	71	

^{1/} Exclusive of 206 borrowers reporting no farm during crop year before first standard RR loan.

Note: A comparable table is also available for each State in the Region.

The median size of farm during the year before the first loan for borrowers operating farms was 46 acres. The median size of farm was smallest, 38 acres, in the first and largest, 71 acres, in the third period. More than one-half, 53 percent, of the farms were under 60 acres and less than one-third, 30 percent, were as large as 100 acres. In the first period almost three-fifths of the farms were less than 50 acres in size.



Table 24.--SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by States ^{1/}

Acres in farm year before first standard loan	Total		Borrower's State of residence at time of first standard loan			
	Borrowers		California	Utah	Arizona	Nevada
	Number	Percent	Percent	Percent	Percent	Percent
Less than 20	304	28.0	38.7	20.0	20.0	
20 to 49	268	24.7	27.5	23.7	20.5	
50 to 99	191	17.7	13.3	20.9	21.0	
100 to 174	151	14.0	8.2	18.1	19.0	
175 to 259	58	5.4	4.7	6.2	5.1	
260 to 499	50	4.6	3.9	5.7	4.1	
500 to 999	42	3.9	2.6	4.0	6.7	
1,000 and over	18	1.7	1.1	1.4	3.6	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,082		466	421	195	
Number not reporting	205		138	39	28	
Median acres in farm	46		42	65	73	

^{1/} Exclusive of 206 borrowers reporting no farm during crop year before first standard RR loan.

The median size of farm during the year before the first loan for borrowers who had been farming was smallest in California, 42 acres, and largest in Arizona-Nevada, 73 acres. California had 66 percent of its farms under 50 acres as compared to slightly more than 40 percent in the other States.



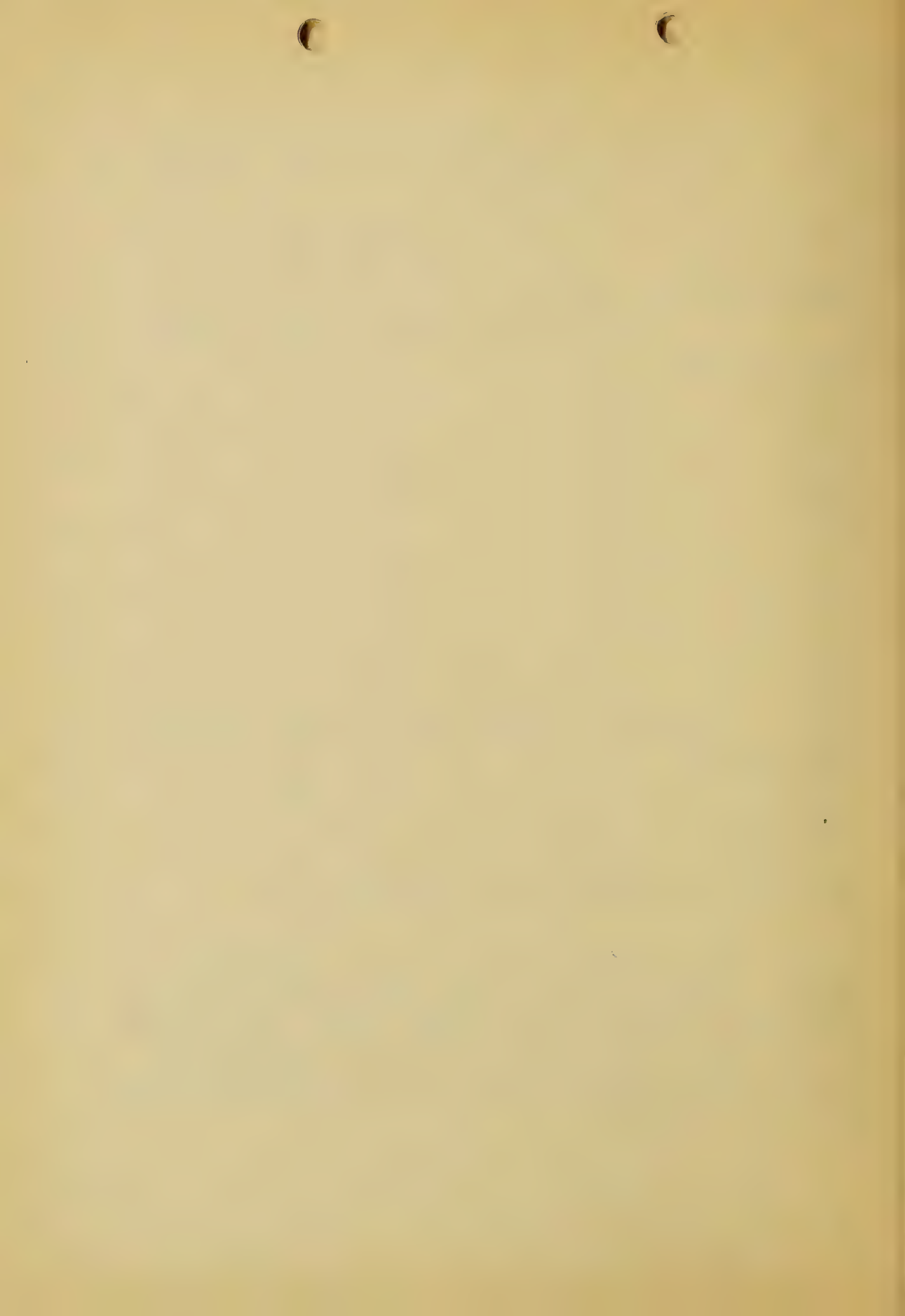
Table 25.-SIZE OF FARM LAST RR RECORD: Number and percentage of borrowers classified by acres in farm during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in farm during last year of record after entry on RR:	Total		Borrowers by number of crop years after first loan			
	borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	
Less than 20 1/	82	16.6	13.4	17.9	19.7	
20 to 49	144	28.6	25.8	33.8	26.6	
50 to 99	107	21.4	23.4	16.1	25.0	
100 to 174	87	17.4	18.4	19.0	13.6	
175 to 259	22	4.6	5.5	4.2	3.8	
260 to 499	28	5.6	6.5	4.8	5.3	
500 to 999	20	4.0	5.5	3.0	3.0	
1,000 and over	3	1.8	1.5	1.2	3.0	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	501		201	163	132	
Number not reporting 2/	33		11	12	10	
Median acres in farm	61		73	43	58	

1/ May include an occasional borrower reporting no farm.

2/ Exclusive of 959 borrowers with no record after entry on RR program.

The median size of farm in the last year of record was 61 acres. The median was largest for the borrowers on the program 1 year, reflecting the fact that third period borrowers had much larger farms even before acceptance than those accepted earlier. Nearly one-half, 45 percent, of the borrowers had farms less than 50 acres in size. An additional one-fifth had farms of between 50 and 99 acres. Only 17 percent had from 100 to 174 acres and only 16 percent of the farms had more than 174 acres.



During year before first standard loan and during first year of record after entry on standard RR program

Farm in farm	Borrowers by acres in farm during first year of record after entry on RR	Number of borrowers classified by acres in farm									
		less than 20	20 to 49	50 to 99	100 to 149	150 to 199	200 to 249	250 to 299	300 to 349	350 to 399	400 and over
First year before	Total	78	98	102	70	58	19	20	17	9	63
Standard	Borrowers	0	20	49	39	174	259	499	999	1,000	1,000
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
		1	5	29	11	19	2	2	1	1	8
		2	6	29	11	19	2	2	1	1	8
		3	6	29	11	19	2	2	1	1	8
		4	6	29	11	19	2	2	1	1	8
		5	6	29	11	19	2	2	1	1	8
		6	6	29	11	19	2	2	1	1	8
		7	6	29	11	19	2	2	1	1	8
		8	6	29	11	19	2	2	1	1	8
		9	6	29	11	19	2	2	1	1	8
		10	6	29	11	19	2	2	1	1	8
		11	6	29	11	19	2	2	1	1	8
		12	6	29	11	19	2	2	1	1	8
		13	6	29	11	19	2	2	1	1	8
		14	6	29	11	19	2	2	1	1	8
		15	6	29	11	19	2	2	1	1	8
		16	6	29	11	19	2	2	1	1	8
		17	6	29	11	19	2	2	1	1	8
		18	6	29	11	19	2	2	1	1	8
		19	6	29	11	19	2	2	1	1	8
		20	6	29	11	19	2	2	1	1	8
		21	6	29	11	19	2	2	1	1	8
		22	6	29	11	19	2	2	1	1	8
		23	6	29	11	19	2	2	1	1	8
		24	6	29	11	19	2	2	1	1	8
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		26	6	29	11	19	2	2	1	1	8
		27	6	29	11	19	2	2	1	1	8
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		29	6	29	11	19	2	2	1	1	8
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		31	6	29	11	19	2	2	1	1	8
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		39	6	29	11	19	2	2	1	1	8
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		146	6	29	11	19	2	2	1	1	8
		147	6	29	11	19	2	2	1	1	8
		148	6	29	11	19	2	2	1	1	8
		149	6	29	11	19	2	2	1	1	8
		150	6								



Table 27.--ACRES IN CROPS YEAR BEFORE RR: Number and percentage of borrowers classified by acres in crops during year before first standard RR loan ^{1/}

Acres in crops during year: before first standard loan :	Total borrowers	
	Number	Percent
Less than 10	216	22.8
10 to 19	165	17.4
20 to 29	125	13.2
30 to 59	245	26.0
60 to 99	115	12.2
100 to 149	38	4.0
150 to 199	18	1.9
200 to 399	21	2.2
400 to 599	3	0.3
600 and over	---	---
Total reporting	946	100.0
Number not reporting	153	
Median acres in crops	27	

^{1/} Exclusive of 394 borrowers reporting no land in crops during crop year before first standard RR loan.

The median number of acres in crops during the year before the first loan was 27 for the borrowers who reported any land in crops. Nearly one-fourth of the borrowers had less than 10 acres in crops and more than one-half had less than 30 acres. Only 8 percent had more than 100 acres in crops.

Table 28.--ACRES IN CROPS LAST RR RECORD: Number and percentage of borrowers classified by acres in crops during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in crops : during last year : of record : after entry on RR:	Total		Borrowers by number of crop years after first loan			
	borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	Percent
Less than 10 1/	101	20.3	12.2	24.0	27.8	
10 to 19	60	12.1	11.7	12.0	12.8	
20 to 29	83	16.7	15.2	19.8	15.0	
30 to 59	138	27.8	31.0	26.2	24.8	
60 to 99	70	14.1	17.3	12.0	12.0	
100 to 149	25	5.0	6.1	4.2	4.5	
150 to 199	8	1.6	3.0	0.6	0.8	
200 to 399	10	2.0	2.5	1.2	2.3	
400 to 599	2	0.4	1.0			
600 and over						
Total	XXX	100.0	100.0	100.0	100.0	100.0
Number reporting	497		197	167	133	
Number not reporting 2/	37		15	13	9	
Median acres in crops	31		41	27	26	

1/ May include an occasional borrower reporting no land in crops.

2/ Exclusive of 959 borrowers with no record after entry on RR program.

The median number of acres in crops after entry on RR was 31. Those on the program only 1 year had the largest median, 41 acres, reflecting the influence of borrowers accepted during the third period. One-fifth of the borrowers had less than 10 acres in crops and nearly one-half had less than 30 acres in crops. Only 9 percent had more than 100 acres in crops.

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Table 29

This table brings out that there was some tendency to have more land in crops after entry on the program than during the year before RR. This tendency is particularly evident in farms with under 30 acres in cropland year before first loan. Of the 325 borrowers who had crops both before and after entry on RR and for whom the acres in crops was known both times, 60 shifted to a smaller and 98 to a larger acreage-in-crops class after coming on the program. Those who had no crops during the year before the first loan had less land in crops during the last year of record than other borrowers.

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Table 29. ACREAGE IN CROPS YEAR BEFORE RR AND LAST RR RECEIVED. Number of borrowers classified by acres in crops during year before first standard loan and during last year of record after entry on standard RR program

Acres in crops during year before first standard loan	Number of borrowers	Borrowers by acres in crops during last year of record after entry on RR															
		Less than 10	10 to 19	20 to 29	30 to 39	40 to 49	50 to 59	60 to 69	70 to 79	80 to 89	90 to 99	100 to 149	150 to 199	200 to 299	300 to 399	400 to 499	500 and over
Total	141	24	14	14	21	32	12	7	2	1	1	14	4	3	1	1	1
Standard loan borrowers	10	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
Less than 10	69	6	31	6	5	7	10	1	1	1	1	1	1	1	1	1	1
10 to 19	60	6	26	10	12	3	1	1	1	1	1	1	1	1	1	1	1
20 to 29	83	3	8	22	14	2	1	1	1	1	1	1	1	1	1	1	1
30 to 59	91	2	1	14	53	15	2	1	1	1	1	1	1	1	1	1	1
60 to 99	46	2	1	3	9	20	5	1	2	1	1	1	1	1	1	1	1
100 to 149	16	1	1	2	3	2	6	1	1	1	1	1	1	1	1	1	1
150 to 199	6	1	1	1	1	2	3	1	1	1	1	1	1	1	1	1	1
200 to 399	8	1	1	1	1	2	5	1	1	1	1	1	1	1	1	1	1
400 to 599	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
600 and over	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Unknown	42	5	7	3	5	8	4	3	1	1	1	1	1	1	1	1	1
Total	534	39	62	60	85	138	70	25	8	10	2	37	7	1	1	1	1

1/ Includes borrowers with no farms and borrowers with farms but with no land in crops.
2/ Exclusive of 959 borrowers with no record after entry on RR program.

Notes: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

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Table 30.-GARDEN YEAR BEFORE RR: Number and percentage of borrowers classified by garden or crop production for home use during year before first standard RR loan ^{1/}

Garden or crop production for home use year before first standard loan :	Total borrowers	
	Number	Percent
No garden and no crop production for home use :	736	56.8
Garden :	247	19.0
No garden, but crop production for home use :	314	24.2
Total reporting :	1,297	100.0
Number not reporting :	196	

^{1/} Crop production for home use includes any crops commonly used for food by farm families in the Region.

Before entry on the RR program, 57 percent were reported as having neither a garden nor crops which could be used for food. Only 19 percent reported they had a garden and 24 percent had no garden but did grow crops which might be used for food.



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Table 31.—GARDEN LAST YEAR RECORD: Number and percentage of borrowers classified by garden or crop production for home use during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Garden or crop produc- tion for home use dur- ing last year of re- cord after entry on RR:	Total		Borrowers by number of crop years after first loan			
	borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	Percent
No garden and no crop pro- duction for home use:	253	51.9	53.4	49.1	53.1	
Garden	88	18.0	17.4	21.8	14.1	
No garden, but crop pro- duction for home use:	1,471	30.1	29.2	29.1	32.3	
Total	XXX	100.0	100.0	100.0	100.0	100.0
Number reporting	488		195	165	128	
Number not reporting 2/:	46		17	15	14	

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.

2/ Exclusive of 959 borrowers with no record after entry on RR program.

After entry on the RR program, more than one-half, 52 percent, did not report a garden or crop production for home use; 18 percent reported they had a garden.



Table 32.--GARDEN YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by garden or crop production for home use during year before first standard loan and during last year of record after entry on standard RR program 1/

Garden or crop production for home use year before first standard loan		Borrowers by garden or crop production for home use during last year of record after entry on RR				
		No garden and no crop production:		No garden, but crop production:		Unknown
		for home use	for home use	for home use	for home use	
		Number	Number	Number	Number	Number
No garden and no crop production:						
for home use	258	166	23	43	26	
Garden	104	41	36	22	5	
No garden, but crop production:						
for home use	115	20	19	70	6	
Unknown	57	26	10	12	9	
Total <u>2/</u>	534	253	88	147	46	

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.

2/ Exclusive of 959 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Nearly two-thirds of the borrowers who reported they had no garden and no crop production for home use before RR still had none or at least reported none during their last year of record. About two-fifths of those who previously had a garden and somewhat less than one-fifth of those who previously had crops for home use did not report having either a garden or crops for home use during their last year of record.



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Tables 33, 34, and 35

The median cash receipts during the year before the first loan increased 87 percent between the first and third periods - from \$708 to \$1,322 - and was \$928 for all periods. There was a decrease in the borrowers with cash receipts of less than \$500 from 28 percent in the first period to 12 percent in the second and to 5 percent in the third period. Sixty-eight percent of the third period borrowers had receipts of \$1,000 and over as compared to 28 percent of those in the first period.

The median change in cash receipts for the borrowers for whom there was a record of change was an increase of \$277. The median change for borrowers on the program 1 year was an increase of \$35, for those on 2 years was an increase of \$347, and for those on 3 years was an increase of \$402. However, 32 percent reported their cash receipts were less during the last year of record than before entry on RR. Such a decrease was reported by 48 percent of those who had been on the program 1 year at the time of their last record, 22 percent of those who had been on 2 years, and 23 percent of those who had been on 3 years.

Thirteen percent had a decrease of \$500 or more but 36 percent had an increase of \$500 or over. The longer the time on the program the smaller was the percentage of borrowers with a \$500 or more decrease and the larger the percentage with a \$500 or more increase. The decrease was reported by 22, 7, and 6 percent of the borrowers on the program 1, 2, and 3 years, respectively, while the \$500 or more gain in cash receipts was reported by 24, 43, and 46 percent of those on RR 1, 2, and 3 years, respectively, at the time of the last record.

Forty-three percent of the borrowers who had receipts of \$750 or more during the year before RR reported a decrease for the last year of record on RR, but a decrease was reported by only 13 percent of the borrowers whose receipts before entry on RR had been less than \$750.

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Table 33.-CASH RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by cash receipts, excluding loans, during year before first standard RR loan, by period of first standard loan

Cash receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan between			
	Number	Percent	3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
\$0	8	0.6	0.7	0.9	---	
\$1 to \$124	10	0.7	1.1	0.3	0.3	
\$125 to \$249	28	2.0	3.3	0.9	0.3	
\$250 to \$374	88	6.2	9.9	3.1	1.3	
\$375 to \$499	122	8.6	12.5	6.3	2.7	
\$500 to \$749	292	20.4	26.9	15.0	12.4	
\$750 to \$999	232	16.3	17.2	16.3	14.5	
\$1,000 to \$1,499	313	21.8	17.2	25.0	28.7	
\$1,500 to \$1,999	152	10.7	6.4	16.6	14.0	
\$2,000 to \$2,499	73	5.1	2.5	7.8	8.1	
\$2,500 and over	108	7.6	2.3	7.8	17.7	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,426		734	320	372	
Number not reporting	67		50	9	8	
Median cash receipts: year before first standard loan	\$928		\$708	\$1,144	\$1,322	



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Article 24.-CHARGE IN CASH RECEIPTS: Number and percentage of borrowers classified by change in cash receipts, excluding loans, from year before first standard loan to specified last year of record after entry on standard RR program, by number of crop years after first loan

Change in cash receipts, excluding loans		Borrowers by number of crop years after first loan and specified last year of record											
		1 ending between 10/1/36-9/30/37-9/30/38-9/30/39-9/30/40-9/30/41-9/30/42-9/30/43-9/30/44-9/30/45-9/30/46-9/30/47-9/30/48-9/30/49-9/30/50-9/30/51-9/30/52-9/30/53-9/30/54-9/30/55-9/30/56-9/30/57-9/30/58-9/30/59-9/30/60-9/30/61-9/30/62-9/30/63-9/30/64-9/30/65-9/30/66-9/30/67-9/30/68-9/30/69-9/30/70-9/30/71-9/30/72-9/30/73-9/30/74-9/30/75-9/30/76-9/30/77-9/30/78-9/30/79-9/30/80-9/30/81-9/30/82-9/30/83-9/30/84-9/30/85-9/30/86-9/30/87-9/30/88-9/30/89-9/30/90-9/30/91-9/30/92-9/30/93-9/30/94-9/30/95-9/30/96-9/30/97-9/30/98-9/30/99-9/30/00-9/30/01-9/30/02-9/30/03-9/30/04-9/30/05-9/30/06-9/30/07-9/30/08-9/30/09-9/30/10-9/30/11-9/30/12-9/30/13-9/30/14-9/30/15-9/30/16-9/30/17-9/30/18-9/30/19-9/30/20-9/30/21-9/30/22-9/30/23-9/30/24-9/30/25-9/30/26-9/30/27-9/30/28-9/30/29-9/30/30-9/30/31-9/30/32-9/30/33-9/30/34-9/30/35-9/30/36-9/30/37-9/30/38-9/30/39-9/30/40-9/30/41-9/30/42-9/30/43-9/30/44-9/30/45-9/30/46-9/30/47-9/30/48-9/30/49-9/30/50-9/30/51-9/30/52-9/30/53-9/30/54-9/30/55-9/30/56-9/30/57-9/30/58-9/30/59-9/30/60-9/30/61-9/30/62-9/30/63-9/30/64-9/30/65-9/30/66-9/30/67-9/30/68-9/30/69-9/30/70-9/30/71-9/30/72-9/30/73-9/30/74-9/30/75-9/30/76-9/30/77-9/30/78-9/30/79-9/30/80-9/30/81-9/30/82-9/30/83-9/30/84-9/30/85-9/30/86-9/30/87-9/30/88-9/30/89-9/30/90-9/30/91-9/30/92-9/30/93-9/30/94-9/30/95-9/30/96-9/30/97-9/30/98-9/30/99-9/30/00-9/30/01-9/30/02-9/30/03-9/30/04-9/30/05-9/30/06-9/30/07-9/30/08-9/30/09-9/30/10-9/30/11-9/30/12-9/30/13-9/30/14-9/30/15-9/30/16-9/30/17-9/30/18-9/30/19-9/30/20-9/30/21-9/30/22-9/30/23-9/30/24-9/30/25-9/30/26-9/30/27-9/30/28-9/30/29-9/30/30-9/30/31-9/30/32-9/30/33-9/30/34-9/30/35-9/30/36-9/30/37-9/30/38-9/30/39-9/30/40-9/30/41-9/30/42-9/30/43-9/30/44-9/30/45-9/30/46-9/30/47-9/30/48-9/30/49-9/30/50-9/30/51-9/30/52-9/30/53-9/30/54-9/30/55-9/30/56-9/30/57-9/30/58-9/30/59-9/30/60-9/30/61-9/30/62-9/30/63-9/30/64-9/30/65-9/30/66-9/30/67-9/30/68-9/30/69-9/30/70-9/30/71-9/30/72-9/30/73-9/30/74-9/30/75-9/30/76-9/30/77-9/30/78-9/30/79-9/30/80-9/30/81-9/30/82-9/30/83-9/30/84-9/30/85-9/30/86-9/30/87-9/30/88-9/30/89-9/30/90-9/30/91-9/30/92-9/30/93-9/30/94-9/30/95-9/30/96-9/30/97-9/30/98-9/30/99-9/30/00-9/30/01-9/30/02-9/30/03-9/30/04-9/30/05-9/30/06-9/30/07-9/30/08-9/30/09-9/30/10-9/30/11-9/30/12-9/30/13-9/30/14-9/30/15-9/30/16-9/30/17-9/30/18-9/30/19-9/30/20-9/30/21-9/30/22-9/30/23-9/30/24-9/30/25-9/30/26-9/30/27-9/30/28-9/30/29-9/30/30-9/30/31-9/30/32-9/30/33-9/30/34-9/30/35-9/30/36-9/30/37-9/30/38-9/30/39-9/30/40-9/30/41-9/30/42-9/30/43-9/30/44-9/30/45-9/30/46-9/30/47-9/30/48-9/30/49-9/30/50-9/30/51-9/30/52-9/30/53-9/30/54-9/30/55-9/30/56-9/30/57-9/30/58-9/30/59-9/30/60-9/30/61-9/30/62-9/30/63-9/30/64-9/30/65-9/30/66-9/30/67-9/30/68-9/30/69-9/30/70-9/30/71-9/30/72-9/30/73-9/30/74-9/30/75-9/30/76-9/30/77-9/30/78-9/30/79-9/30/80-9/30/81-9/30/82-9/30/83-9/30/84-9/30/85-9/30/86-9/30/87-9/30/88-9/30/89-9/30/90-9/30/91-9/30/92-9/30/93-9/30/94-9/30/95-9/30/96-9/30/97-9/30/98-9/30/99-9/30/00-9/30/01-9/30/02-9/30/03-9/30/04-9/30/05-9/30/06-9/30/07-9/30/08-9/30/09-9/30/10-9/30/11-9/30/12-9/30/13-9/30/14-9/30/15-9/30/16-9/30/17-9/30/18-9/30/19-9/30/20-9/30/21-9/30/22-9/30/23-9/30/24-9/30/25-9/30/26-9/30/27-9/30/28-9/30/29-9/30/30-9/30/31-9/30/32-9/30/33-9/30/34-9/30/35-9/30/36-9/30/37-9/30/38-9/30/39-9/30/40-9/30/41-9/30/42-9/30/43-9/30/44-9/30/45-9/30/46-9/30/47-9/30/48-9/30/49-9/30/50-9/30/51-9/30/52-9/30/53-9/30/54-9/30/55-9/30/56-9/30/57-9/30/58-9/30/59-9/30/60-9/30/61-9/30/62-9/30/63-9/30/64-9/30/65-9/30/66-9/30/67-9/30/68-9/30/69-9/30/70-9/30/71-9/30/72-9/30/73-9/30/74-9/30/75-9/30/76-9/30/77-9/30/78-9/30/79-9/30/80-9/30/81-9/30/82-9/30/83-9/30/84-9/30/85-9/30/86-9/30/87-9/30/88-9/30/89-9/30/90-9/30/91-9/30/92-9/30/93-9/30/94-9/30/95-9/30/96-9/30/97-9/30/98-9/30/99-9/30/00-9/30/01-9/30/02-9/30/03-9/30/04-9/30/05-9/30/06-9/30/07-9/30/08-9/30/09-9/30/10-9/30/11-9/30/12-9/30/13-9/30/14-9/30/15-9/30/16-9/30/17-9/30/18-9/30/19-9/30/20-9/30/21-9/30/22-9/30/23-9/30/24-9/30/25-9/30/26-9/30/27-9/30/28-9/30/29-9/30/30-9/30/31-9/30/32-9/30/33-9/30/34-9/30/35-9/30/36-9/30/37-9/30/38-9/30/39-9/30/40-9/30/41-9/30/42-9/30/43-9/30/44-9/30/45-9/30/46-9/30/47-9/30/48-9/30/49-9/30/50-9/30/51-9/30/52-9/30/53-9/30/54-9/30/55-9/30/56-9/30/57-9/30/58-9/30/59-9/30/60-9/30/61-9/30/62-9/30/63-9/30/64-9/30/65-9/30/66-9/30/67-9/30/68-9/30/69-9/30/70-9/30/71-9/30/72-9/30/73-9/30/74-9/30/75-9/30/76-9/30/77-9/30/78-9/30/79-9/30/80-9/30/81-9/30/82-9/30/83-9/30/84-9/30/85-9/30/86-9/30/87-9/30/88-9/30/89-9/30/90-9/30/91-9/30/92-9/30/93-9/30/94-9/30/95-9/30/96-9/30/97-9/30/98-9/30/99-9/30/00-9/30/01-9/30/02-9/30/03-9/30/04-9/30/05-9/30/06-9/30/07-9/30/08-9/30/09-9/30/10-9/30/11-9/30/12-9/30/13-9/30/14-9/30/15-9/30/16-9/30/17-9/30/18-9/30/19-9/30/20-9/30/21-9/30/22-9/30/23-9/30/24-9/30/25-9/30/26-9/30/27-9/30/28-9/30/29-9/30/30-9/30/31-9/30/32-9/30/33-9/30/34-9/30/35-9/30/36-9/30/37-9/30/38-9/30/39-9/30/40-9/30/41-9/30/42-9/30/43-9/30/44-9/30/45-9/30/46-9/30/47-9/30/48-9/30/49-9/30/50-9/30/51-9/30/52-9/30/53-9/30/54-9/30/55-9/30/56-9/30/57-9/30/58-9/30/59-9/30/60-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Table 35. CASH RECEIPTS YEAR BEFORE BY FIRST STANDARD LOAN PROGRAM: Number of borrowers classified by cash receipts during year before first standard loan and by change in cash receipts, excluding loans, from year before first standard loan to last year of record after entry on standard RR program

Cash receipts year before first standard loan	Number	Borrowers by change in cash receipts, excluding loans														
		-\$500 to -\$499	-\$249 to -\$124	\$0 to \$124	\$125 to \$249	\$250 to \$374	\$375 to \$499	\$500 to \$1,000	\$1,000 to \$2,000	\$2,000 to \$3,499	\$3,500 to \$4,999	\$5,000 to \$6,499	\$6,500 to \$8,499	\$8,500 to \$10,999	\$11,000 and over	Unknown
\$0	6															
\$1 to \$124	4															
\$125 to \$249	9															
\$250 to \$374	35															
\$375 to \$499	43															
\$500 to \$749	96															
\$750 to \$999	94															
\$1,000 to \$1,499	98															
\$1,500 to \$1,999	57															
\$2,000 to \$2,499	35															
\$2,500 and over	38															
Unknown	19															
Total 1/	534	65	38	25	35	54	39	35	30	90	57	36	30			

1/ Exclusive of 959 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.



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Tables 36, 37, 38, and 39

The median cash receipts derived from the farm during the year before entry on RR was \$630 for those borrowers who had such receipts. Thirty-two percent had farm receipts of \$1,000 or more and 43 percent received less than \$500 from their farm. These data exclude all those with no farm receipts the year before RR because most of such borrowers had not been farm operators during this time.

For an analysis of change in farm receipts, table 38 rather than table 37 should be studied because the data in the latter include those borrowers who had no farm receipts during the year before entry on the program and so must show an increase in receipts from the farm.

Table 38 shows change only for those borrowers who had farm receipts during the year before entry on the program. This group had a median increase of \$282. The median change for those on the program 1 year was a gain of \$37, for those on 2 years a gain of \$453, and for those on 3 years a gain of \$458. However, 31 percent had less farm receipts in their last year of record than before coming on the RR program. The longer the borrowers were on the program, the smaller was the proportion reporting such a decrease; 47, 22, and 20 percent of those on the program 1, 2, and 3 years, respectively, had a decline in farm receipts. Fourteen percent had a decrease of \$500 or more and 39 percent had an increase of \$500 or more. The \$500 or more decrease was reported by 21, 10, and 9 percent of those on the program 1, 2, and 3 years, respectively, while the \$500 or more gain was reported by 26, 48, and 47 percent of those on the program a comparable length of time.

The borrowers who had no farm receipts the year before the first loan had a median of \$875 for the last year of record after entry on RR according to the data in table 39. This same table shows that the larger the farm receipts during the year before entry on RR, the larger the proportion of borrowers reporting a decrease during their last year of record.



Table 36.--FARM RECEIPTS YEAR BEFORE RR: Num-
ber and percentage of borrowers
classified by cash farm receipts dur-
ing year before first standard RR loan 1/

Cash farm receipts year before first standard loan :	Total borrowers	
	Number	Percent
\$1 to \$99	94	8.6
\$100 to \$199	107	9.8
\$200 to \$299	97	8.9
\$300 to \$399	85	7.8
\$400 to \$499	86	7.9
\$500 to \$749	151	13.7
\$750 to \$999	119	10.9
\$1,000 to \$1,499	141	12.8
\$1,500 to \$1,999	83	7.6
\$2,000 and over	132	12.0
Total reporting	1,095	100.0
Number not reporting	47	
Median cash farm receipts	\$630	

1/ Exclusive of 351 borrowers reporting no cash
farm receipts during year before first standard
loan.



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Table 37.-CHANGE IN FARM RECEIPTS: Number and percentage of borrowers classified by change in cash farm receipts from year before first standard loan to specified last year of record after entry on standard RR program, by number of crop years after first loan

Change in cash farm receipts	Number	Percent	Borrowers by number of crop years after first loan and specified last year of record				
			1 ending between 9/1/36-9/1/37	2 ending between 9/1/37-9/1/38	3 ending between 9/1/38-9/1/39	4 ending between 9/1/39-9/1/40	5 ending between 9/1/40-9/1/41
			Total	Total	Total	Total	Total
			borrowers	borrowers	borrowers	borrowers	borrowers
			Percent	Percent	Percent	Percent	Percent
-\$500 or more	56	11.0	16.3	22.1	7.6	3.2	13.0
-\$499 to -\$250	24	4.7	7.4	10.7	2.3	4.2	3.7
-\$249 to -\$125	18	3.5	6.9	8.2	1.2	1.1	1.5
-\$124 to -\$1	23	5.1	5.9	4.9	5.8	7.4	3.9
\$0 to \$124	47	9.2	10.8	9.0	8.1	9.5	6.5
\$125 to \$249	35	6.8	6.9	5.7	5.8	6.3	5.2
\$250 to \$374	37	7.2	7.4	4.9	7.6	7.4	7.8
\$375 to \$499	32	6.3	3.9	4.1	6.4	7.4	5.2
\$500 to \$749	75	14.7	11.8	8.2	16.3	13.6	19.5
\$750 to \$999	51	10.0	9.4	6.6	9.9	9.5	10.4
\$1,000 and over	110	21.5	13.3	15.6	29.0	30.4	27.2
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0

Number reporting 511
Number not reporting 23
Cash farm receipts in 1944 174
Median not computed on a base of fewer than 50 cases.

Table 23. CHANGE IN FARM RECEIPTS: Number and percentage of borrowers having cash farm receipts during year before first standard RR loan classified by change in cash farm receipts from year before first standard loan to last year of record after entry on standard RR program, by number of crop years after first loan

Change in cash farm receipts	Total		Borrowers by number of crop years after first loan			
	borrowers					
	Number	Percent	1 year	2 years	3 years	
			Percent	Percent	Percent	Percent
-\$500 or more	55	14.0	20.8	9.8	8.8	
-\$499 to -\$250	24	6.1	9.4	3.0	4.9	
-\$249 to -\$125	18	4.6	8.9	1.5	2.0	
-\$124 to -\$1	26	6.6	7.6	7.6	3.9	
\$0 to \$124	38	9.7	10.8	9.1	8.8	
\$125 to \$249	28	7.1	5.1	7.6	9.8	
\$250 to \$374	27	6.9	7.0	7.6	5.9	
\$375 to \$499	24	6.1	4.4	6.1	8.8	
\$500 to \$749	59	15.1	10.8	15.9	20.7	
\$750 to \$999	34	8.7	7.6	9.8	8.8	
\$1,000 and over	59	15.1	7.6	22.0	17.6	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	392		158	132	102	
Number not reporting ^{1/}	16		6	5	5	
Median change in cash farm receipts	\$282		\$37	\$453	\$458	

^{1/} Exclusive of 959 borrowers with no record after entry on RR program and exclusive of 126 borrowers with a record who had no cash farm receipts during year before first standard RR loan.



Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

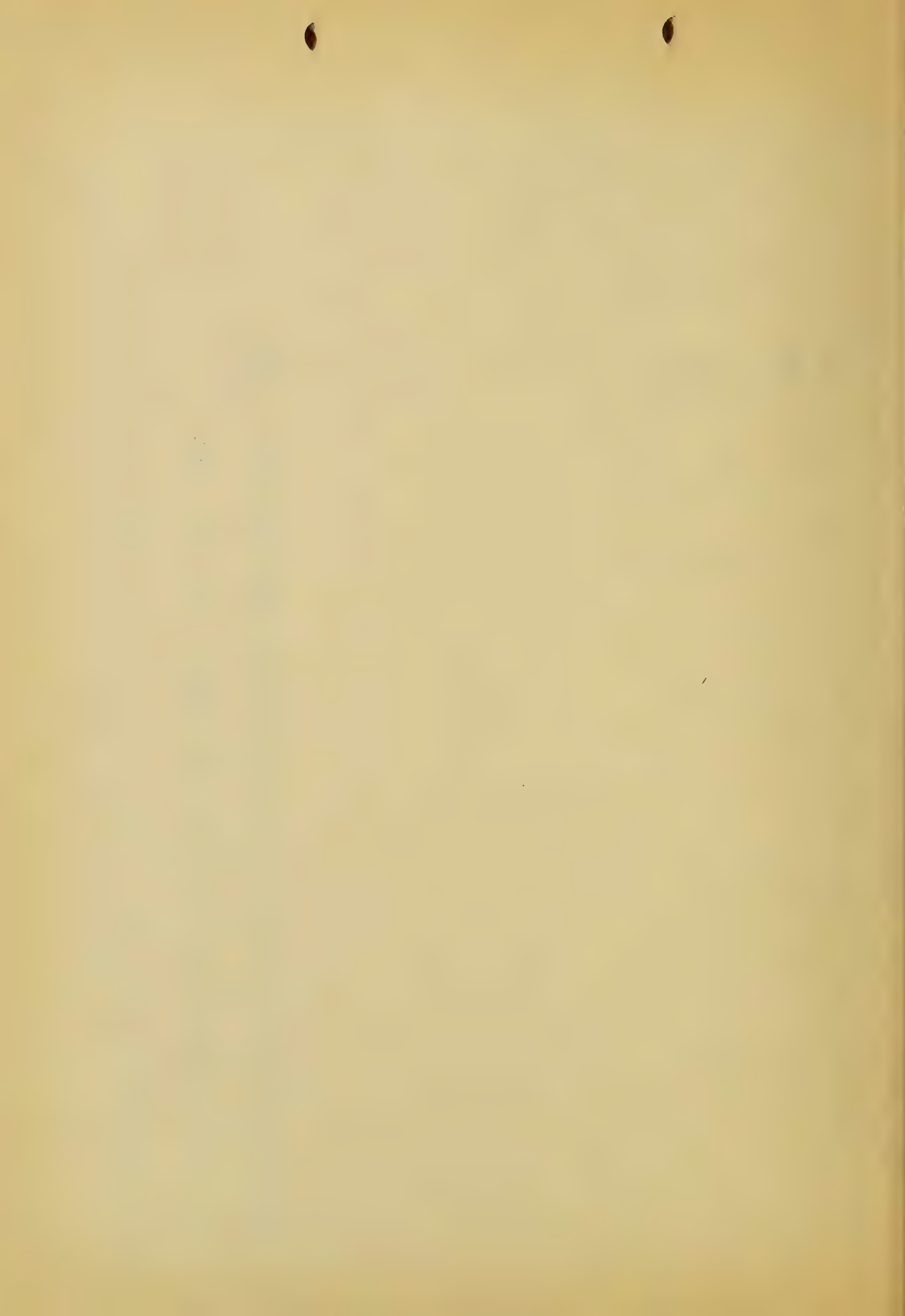


Table 40.—FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE RR:
Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during year before first standard RR loan, by period of first standard loan 1/

Cash farm receipts as percentage of total cash receipts year before first standard loan:	Total borrowers		Borrowers receiving first standard loan between			
			3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	
Less than 10	59	5.4	6.8	5.0	3.1	
10 to 19.9	75	6.8	8.3	4.2	6.5	
20 to 29.9	65	5.9	6.6	5.0	5.5	
30 to 39.9	79	7.2	8.3	6.2	6.2	
40 to 49.9	79	7.2	7.4	8.1	6.2	
50 to 59.9	81	7.4	8.1	6.9	6.5	
60 to 69.9	97	8.9	10.5	7.7	6.8	
70 to 79.9	89	8.1	8.3	6.9	8.9	
80 to 89.9	113	10.3	8.3	14.6	10.3	
90 to 100	358	32.8	27.4	35.4	40.0	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,095		543	260	292	
Number not reporting	47		34	7	6	

1/ Exclusive of 351 borrowers reporting no cash farm receipts during year before first standard loan.

Half or more of the total cash receipts were derived from the farm during the year before the first loan for 63 percent of the borrowers who had any farm receipts; the corresponding percentages were 63, 72, and 72 for first, second, and third period borrowers, respectively. At least 9 dollars out of every 10 received came from the farm for 33 percent of the borrowers.



Table 41.-FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS LAST RE RECORD:
Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during last year of record after entry on standard RR program, by number of crop years after first loan

Cash farm receipts as percentage of total cash receipts during last year of record after entry on RR:	Total borrowers		Borrowers by number of crop years after first loan			
	Number	Percent	1 year	2 years	3 years	
			Percent	Percent	Percent	
No farm receipts	9	1.7	2.4	---	2.9	
Less than 10	6	1.2	---	2.3	1.4	
10 to 19.9	7	1.3	1.9	1.1	0.7	
20 to 29.9	18	3.5	2.9	2.3	5.8	
30 to 39.9	24	4.6	4.8	6.3	2.2	
40 to 49.9	14	2.7	3.9	1.7	2.2	
50 to 59.9	36	6.9	5.8	8.0	7.2	
60 to 69.9	40	7.7	7.2	7.4	8.6	
70 to 79.9	64	12.3	15.0	8.6	12.9	
80 to 89.9	63	12.1	12.1	13.7	11.5	
90 to 100	240	46.0	45.0	48.6	44.6	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	521		207	175	139	
Number not reporting 1/	13		5	5	3	

1/ Exclusive of 959 borrowers with no record after entry on RR program.

Half or more of the total cash receipts during the last year of record on RR were from the farm for 85 percent of the borrowers. The percentages for those on the program 1, 2, and 3 years were 84, 86, and 85, respectively. Ninety percent or more of the receipts were from the farm for 46 percent of the borrowers.



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TABLE 47. BORROWERS RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE RR AND LAST RR RECORD. Number of borrowers classified by cash farm receipts as a percentage of total cash receipts, excluding loans, during year before first standard loan and during last year of record after entry on standard RR program

Cash farm receipts :		Borrowers by cash farm receipts as percentage of total																																	
as percentage of :	total cash receipts :	cash receipts during last year of record after entry on RR																																	
year before first :	standard loan :	No farm receipts : 10 : 20 : 30 : 40 : 50 : 60 : 70 : 80 : 90 : 100 : Unknown																																	
No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :	No. :										
126 :	126 :	5 :	27 :	5 :	4 :	16 :	10 :	14 :	12 :	48 :	7 :	22 :	29 :	21 :	28 :	24 :	40 :	35 :	43 :	127 :	11 :	534 :	9 :	6 :	7 :	13 :	24 :	14 :	36 :	40 :	64 :	63 :	240 :	13 :	
Less than 10 :	10 to 19.9 :	20 to 29.9 :	30 to 39.9 :	40 to 49.9 :	50 to 59.9 :	60 to 69.9 :	70 to 79.9 :	80 to 89.9 :	90 to 100 :	Unknown :	Total 1/ :	1 :	2 :	3 :	4 :	5 :	6 :	7 :	8 :	9 :	10 :	11 :	12 :	13 :	14 :	15 :	16 :	17 :	18 :	19 :	20 :	21 :	22 :	23 :	24 :
126 :	22 :	29 :	21 :	28 :	28 :	24 :	40 :	35 :	43 :	127 :	11 :	534 :	9 :	6 :	7 :	13 :	24 :	14 :	36 :	40 :	64 :	63 :	240 :	13 :	14 :	15 :	16 :	17 :	18 :	19 :	20 :	21 :	22 :	23 :	24 :

1/ Exclusive of 959 borrowers with no record after entry on RR program.

Notes: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.



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Table 45.-TOTAL CASH RECEIPTS AND FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE RR. Number of borrowers classified by cash receipts, excluding loans, and by cash farm receipts as a percentage of total cash receipts during year before first standard RR loan

Cash receipts year before first standard loan		Cash farm receipts as percentage of total																			
		No farm: Less: 10 : 20 : 30 : 40 : 50 : 60 : 70 : 80 : 90 : to : Un-																			
		Total : re- : them : to																			

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Table 44.--NET CASH INCOME YEAR BEFORE RR:
Number and percentage of borrowers
classified by net cash income during
year before first standard RR loan ^{1/}

Net cash income year before first standard loan:	:	Total borrowers
	:	Number : Percent
-\$500 and over	:	3 : 0.9
-\$499 to -\$1	:	3 : 0.9
\$0	:	:
\$1 to \$99	:	4 : 1.2
\$100 to \$199	:	2 : 0.6
\$200 to \$299	:	11 : 3.2
\$300 to \$399	:	23 : 6.7
\$400 to \$499	:	31 : 9.0
\$500 to \$749	:	77 : 22.4
\$750 to \$999	:	52 : 15.1
\$1,000 and over	:	138 : 40.0
Total reporting	:	344 : 100.0
Number not reporting	:	1,149
Median net cash income year: before first standard loan:	:	\$837

^{1/} Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.

Data on net cash income during the year before the first loan were available for less than one-fourth of the borrowers.

Less than 2 percent of the borrowers reporting did not have enough cash receipts to pay farm operating expenses the year before their first loan and 21 percent more had less than \$500 after paying farm-operating expenses. Forty percent reported a net cash income of \$1,000 or more. The median net cash income was \$837.



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Table 45.--NET CASH INCOME LAST RR RECORD: Number and percentage of borrowers classified by net cash income during last year of record after entry on standard RR program, by States 1/

Net cash income : during last year : of record after : entry on RR :	Total		Borrower's State of residence at time of first standard loan			
	borrowers		California:	Utah	Arizona	Nevada
	Number	Percent	Percent	Percent	Percent	Percent
-\$500 and over :	5	1.1	2.1	0.5	---	---
-\$499 to -\$1 :	20	4.5	5.8	1.6	8.6	---
\$0 :	1	0.2	0.5	---	---	---
\$1 to \$99 :	8	1.8	2.6	0.5	2.9	---
\$100 to \$199 :	10	2.2	2.6	2.7	---	---
\$200 to \$299 :	21	4.7	6.3	4.8	---	---
\$300 to \$399 :	31	6.9	4.7	9.6	5.7	---
\$400 to \$499 :	34	7.6	6.3	8.5	8.6	---
\$500 to \$749 :	110	24.5	22.5	26.1	25.7	---
\$750 to \$999 :	84	18.7	19.9	17.0	20.0	---
\$1,000 and over :	125	27.8	26.7	28.7	28.5	---
Total :	XXX	100.0	100.0	100.0	100.0	100.0
Number reporting :	449		191	188	70	
Number not reporting <u>2/</u> :	85		31	41	13	
Median net cash income last year of record :	\$715		\$712	\$709	\$736	

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.

2/ Exclusive of 959 borrowers with no record after entry on RR program.

Only 6 percent of the borrowers had insufficient receipts to cover farm-operating expenses during the last year of record after acceptance. About one-fourth, 23 percent, had less than \$500 left after paying farm-operating expenses. Twenty-eight percent had \$1,000 or more net income. The median was \$715. All States had about the same median net cash income.

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Tables 46, 47, 48, and 49

Some major farm source or combination of farm sources supplied more than half of the cash receipts for 52 percent of all borrowers during the year before the first loan. The second and third period borrowers had a larger percentage of borrowers depending upon the farm as the major source of receipts than did the first period group. Off-farm work was the most important single source for the total, 40 percent and in all of the periods. Livestock and produce and crop sales were the other 2 important single major sources, and were of about equal significance. Neither grants nor benefit payments were of any significance as a major source of receipts during the year before the first loan.

During the year before the first loan, some source of farm income was the major source for 52 percent of the borrowers in each of the States. In each State, off-farm work was the leading single major source and either crop sales or livestock were second and third.

After entry on RR, a farm source was most important for 85 percent of the borrowers; the farm sources predominated for 84, 86, and 85 percent of the borrowers on the program 1, 2, and 3 years, respectively. Livestock, as the major source for 51 percent of the borrowers, was more than twice as important as crops and six times as frequent as the crops-livestock combination. Off-farm work was the major source for only 12 percent.

The tendency to shift into livestock is brought out by table 49.



Table 46.-MAJOR SOURCE OF RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard RR loan, by period of first standard loan

Major source of receipts year before first standard loan	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	
Crop sales	310	21.8	17.6	24.4	27.7	
Livestock and produce	327	22.9	22.1	26.3	21.8	
Crop sales and live- stock and produce 1/	81	5.7	5.6	6.6	5.1	
Benefit payments	---	---	---	---	---	
Other cash from farm	10	0.7	0.5	0.3	1.3	
Farm receipts from all farm sources combined 2/	10	0.7	0.5	0.6	1.1	
FSA grants	---	---	---	---	---	
Off-farm work	578	40.5	43.0	36.2	39.5	
Other nonfarm income 3/	77	5.4	7.8	3.4	2.4	
No major source	24	1.7	2.2	1.3	1.1	
No cash receipts	8	0.6	0.7	0.9	---	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,425		733	320	372	
Number not reporting	68		51	9	8	

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.



Table 47-MAJOR SOURCE OF RECEIPTS YEAR BEFORE 1937: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard RR loan, by States

Major source of receipts year before first standard loan	Total borrowers		Borrower's State of residence at time of first standard loan			
	Number	Percent	California	Utah	Arizona Nevada	
			Percent	Percent	Percent	Percent
Crop sales	310	21.8	25.3	17.4	21.6	
Livestock and produce	327	22.9	21.3	23.6	25.9	
Crop sales and live- stock and produce 1/	81	5.7	3.5	9.7	3.1	
Benefit payments						
Other cash from farm	10	0.7	0.8	0.6	0.8	
Farm receipts from all farm sources combined 2/	10	0.7	0.9	0.6	0.4	
FSA grants						
Off-farm work	578	40.5	39.7	41.2	41.5	
Other nonfarm income 3/	77	5.4	6.7	4.6	3.5	
No major source	24	1.7	1.2	2.3	1.6	
No cash receipts	8	0.6	0.6	---	1.6	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,425		652	518	255	
Number not reporting	68		53	4	11	

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.



Table 48.--MAJOR SOURCE OF RECEIPTS LAST RR RECORD: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during last year of record after entry on standard RR program, by number of crop years after first loan

Major source of receipts during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan			
			1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	
Crop sales	119	22.8	27.6	20.6	18.7	
Livestock and produce	267	51.2	46.0	55.3	53.9	
Crop sales and livestock and produce 1/	43	8.3	7.2	8.0	10.1	
Benefit payments	3	0.6	1.4	---	---	
Other cash from farm	---	---	---	---	---	
Farm receipts from all farm sources combined 2/	11	2.1	1.9	2.3	2.2	
FSA grants	---	---	---	---	---	
Off-farm work	65	12.5	13.0	12.6	11.5	
Other nonfarm income 3/	9	1.7	2.4	0.6	2.2	
No major source	4	0.8	0.5	0.6	1.4	
No cash receipts	---	---	---	---	---	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	521		207	175	139	
Number not reporting 4/	13		5	5	3	

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

4/ Exclusive of 959 borrowers with no record after entry on RR program.



and during last year of record after entry on standard RR program

[illegible]

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc., are not included with no receipt at all from any one source.



Major source of income for borrower from 1935 to 1936. Number of borrowers classified by source of income, yielding 50 percent or more of cash receipts, excluding loans, during year before first standard year and during last year of record after entry on standard RR program

Major source	Borrowers by major source during last year of record after entry on RR									
Year before	1	2	3	4	5	6	7	8	9	10
First standard	1	2	3	4	5	6	7	8	9	10
Loan	Total: sales; produce; produce 1/									
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Livestock and produce	126	67	21	12	3	6	12	3	1	2
Crop sales and livestock and produce 1/	109	61	91	4	1	1	1	1	1	2
Benefit payments:										
Other cash from farm	1	1	1	1	1	1	1	1	1	1
Other	1	1	1	1	1	1	1	1	1	1
Off-farm work	209	34	103	16	3	42	2	1	8	8
Other nonfarm income 3/	20	4	13	1	1	1	1	1	1	1
No cash receipts	6	1	3	2	1	1	1	1	1	1
Unknown	20	2	8	3	1	1	1	1	1	1
Total 4/	534	119	267	43	3	11	65	9	4	13

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc. are not included in the total.

4/ Receipts from such sources as direct relief, soldier's bonus, etc. are not included in the total.



Table 10. RECEIPTS FROM OFF-FARM AND FARM WORK YEAR BEFORE FIRST STANDARD R.R. LOAN, AND PERCENTAGE OF BORROWERS CLASSIFIED BY RECEIPTS FROM OFF-FARM WORK DURING YEAR BEFORE FIRST STANDARD R.R. LOAN, BY PERIOD OF FIRST STANDARD LOAN 1/

Receipts from : off-farm work : year before first : standard loan :	Total borrowers		Borrowers receiving first standard loan between			
			3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	Percent
\$0	392	27.6	26.8	29.9	26.9	
\$1 to \$24	9	0.6	1.0	—	0.5	
\$25 to \$49	16	1.1	1.2	0.9	1.1	
\$50 to \$74	40	2.8	3.3	2.2	2.4	
\$75 to \$99	17	1.2	1.6	0.3	1.1	
\$100 to \$149	69	4.8	4.4	6.3	4.6	
\$150 to \$199	53	3.7	5.0	2.5	2.2	
\$200 to \$299	126	8.8	11.3	6.9	5.6	
\$300 to \$399	121	8.5	9.7	8.8	5.9	
\$400 to \$499	117	8.2	8.9	9.7	5.6	
\$500 and over	464	32.7	26.8	32.5	44.1	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,424		734	318	372	
Number not reporting	69		50	11	8	

1/ Receipts from nonfarm work or from work done on farms, other than operated by the borrower, regardless of the member of the household by whom the work was done.

Note: A comparable table is also available for each State in the Region.

Only 28 percent of the borrowers had no receipts from off-farm work during the year before the first loan; this was true for 27, 30, and 27 percent of the first, second, and third period borrowers, respectively. Thirty-three percent had receipts of \$500 or more from this source and the proportion with such large receipts increased from 27 percent in the first to 44 percent in the third period.



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Table 51.—RECEIPTS FROM OFF FARM WORK YEAR BEFORE RR: Number and percentage of borrowers classified by receipts from off-farm work during year before first standard RR loan, by States 1/

Receipts from off-farm work year before first standard loan		Borrower's State of residence at time of first standard loan			
	Total borrowers	California	Utah	Arizona	Nevada
	Number	Percent	Percent	Percent	Percent
\$0	392	27.6	33.2	16.3	34.9
\$1 to \$24	9	0.6	0.8	0.8	---
\$25 to \$49	16	1.1	0.6	1.9	0.8
\$50 to \$74	40	2.8	1.4	4.4	3.1
\$75 to \$99	17	1.2	0.9	1.9	0.4
\$100 to \$149	69	4.8	4.1	6.6	3.1
\$150 to \$199	52	3.7	2.3	6.6	1.6
\$200 to \$299	126	8.8	6.5	12.2	8.2
\$300 to \$399	121	8.5	6.8	12.2	5.5
\$400 to \$499	117	8.2	8.3	8.9	6.7
\$500 and over	464	32.7	35.1	27.7	35.7
Total	1,424	100.0	100.0	100.0	100.0
Number reporting	1,424	651	518	255	
Number not reporting	69	54	4	11	

1/ Receipts from nonfarm work or from work done on farms, other than operated by the borrower, regardless of the member of the household by whom the work was done.

Eighty-three percent of the Utah borrowers, 67 percent of the California, and 65 percent of the Arizona-Nevada borrowers received some receipts from off-farm work during the year before the first loan. However, the latter 2 States had a larger proportion who received \$500 or more from work off the farm.



Table 52.--RECEIPTS FROM OFF-FARM WORK LAST RR RECORD: Number and percentage of borrowers classified by receipts from off-farm work during last year of record after entry on standard RR program, by number of crop years after first loan ^{1/}

Receipts from off-farm work during last year of record after entry on RR:	Total		Borrowers by number of crop years after first loan			
	borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	
\$0	178	34.0	34.3	29.9	35.2	
\$1 to \$24	12	2.3	1.4	2.8	2.9	
\$25 to \$49	16	3.1	2.4	5.7	0.7	
\$50 to \$74	27	5.2	6.3	2.8	6.5	
\$75 to \$99	17	3.3	4.3	1.7	3.6	
\$100 to \$149	50	9.6	9.7	9.7	9.4	
\$150 to \$199	22	4.2	3.9	6.3	2.2	
\$200 to \$299	53	10.2	11.6	8.0	10.8	
\$300 to \$399	40	7.7	7.7	9.7	5.0	
\$400 to \$499	22	4.2	3.9	2.8	6.5	
\$500 and over	85	16.2	14.5	17.6	17.2	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	522		207	176	139	
Number not reporting; ^{2/}	12		5	4	3	

^{1/} Receipts from nonfarm work or from work done on farms, other than operated by the borrower, regardless of the member of the household by whom the work was done.

^{2/} Exclusive of 959 borrowers with no record after entry on RR program.

Thirty-four percent of the borrowers had no receipts from off-farm work after entry on RR; this was true of 34, 30, and 35 percent of those on the program 1, 2, and 3 years, respectively. Sixteen percent still had receipts of \$500 or more from this source during their last year of record.

Receipts		Borrowers by receipts from off-farm work during last year of record after entry on RR															
from off-farm work	work	Total	\$1 to \$24	\$25 to \$49	\$50 to \$74	\$75 to \$99	\$100 to \$149	\$150 to \$199	\$200 to \$249	\$250 to \$299	\$300 to \$349	\$350 to \$399	\$400 to \$449	\$450 to \$499	\$500 and over	Unknown	
1/ Receipts from nonfarm work or from work done on farm, other than operated by the borrower, regardless of the number of the household by whom the work was done.	2/ Exclusive of 959 borrowers with no record after entry on RR program.	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	
1	2	129	77	4	3	3	4	11	2	8	2	5	8	2	2	2	
1	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
1	2	5	3	1	1	1	1	1	1	1	1	1	1	1	1	1	
1	2	13	3	2	2	2	3	2	1	1	1	1	1	1	1	1	
1	2	6	2	1	1	1	1	1	1	1	1	1	1	1	1	1	
1	2	29	3	1	4	1	6	6	2	3	1	2	2	2	2	2	
1	2	21	6	1	1	2	2	2	2	2	2	2	2	2	2	2	
1	2	54	14	2	2	4	1	10	2	5	7	2	4	4	4	4	
1	2	44	9	1	1	4	1	2	3	11	3	3	3	3	3	3	
1	2	39	11	1	1	4	7	7	4	5	2	3	3	3	3	3	
1	2	171	42	2	1	5	3	7	6	18	16	8	58	5	5	5	
1	2	20	7	1	2	2	2	1	1	3	1	1	1	1	1	1	
1	2	534	178	12	16	27	17	50	22	53	40	22	85	12	12	12	

Notes: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.



Table 54. RECEIPTS FROM OFF-FARM WORK AND SIZE OF FARM LAST YEAR: Number of borrowers classified by receipts from off-farm work and by acres in farm during last year of record after entry on standard RR program

Receipts from : off-farm work : during last year : of record after : entry on RR 1/	:	:	Borrowers by acres in farm									
			during last year of record after entry on RR									
			Less:	20 :	50 :	100 :	175 :	250 :	500 :	1,000 :		
		Total :	then:	to :	to :	to :	to :	to :	to :	and :	Un-	
		borrowers:	0 :	20 :	49 :	99 :	174 :	259 :	499 :	999 :	over:	known
		No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
\$0	:	178	---	22	45	38	31	9	9	11	4	9
\$1 to \$24	:	12	---	---	5	2	4	---	1	---	---	---
\$25 to \$49	:	16	---	4	5	1	3	---	2	---	---	1
\$50 to \$74	:	27	---	5	7	6	4	1	3	1	---	---
\$75 to \$99	:	17	---	1	9	3	2	1	---	---	---	1
\$100 to \$149	:	50	1	6	13	8	10	3	3	3	---	3
\$150 to \$199	:	22	---	3	8	6	2	---	---	1	1	1
\$200 to \$299	:	53	---	8	15	16	9	1	2	---	1	1
\$300 to \$399	:	40	---	8	11	6	9	3	1	1	---	1
\$400 to \$499	:	22	---	5	5	3	2	1	1	---	1	4
\$500 and over	:	85	1	19	21	16	11	4	6	3	2	2
Unknown	:	12	---	---	---	2	---	---	---	---	---	10
Total 2/	:	534	2	81	144	107	87	23	28	20	9	23

1/ Receipts from nonfarm work or from work done on farms, other than operated by the borrower, regardless of the member of the household by whom the work was done.

2/ Exclusive of 959 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The median size of farm for borrowers who had receipts from off-farm work during their last year of record was only 54 acres as compared with 73 acres for the borrowers who did not have such receipts.

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Table 55.--RECEIPTS FROM BENEFIT PAYMENTS YEAR
BEFORE RR: Number and percentage of
borrowers classified by receipts from
benefit payments during year before
first standard RR loan

Receipts from benefit payments year before first standard loan	Total borrowers	
	Number	Percent
\$0 1/	1,155	92.9
\$1 to \$24	10	1.4
\$25 to \$49	15	1.2
\$50 to \$74	12	1.0
\$75 to \$99	10	0.8
\$100 to \$149	14	1.1
\$150 to \$199	4	0.3
\$200 to \$299	6	0.5
\$300 to \$399	6	0.5
\$400 to \$499	7	0.6
\$500 and over	3	0.2
Total reporting	1,244	100.0
Number not reporting	45	

1/ Exclusive of 204 borrowers reporting tenure
status as farm laborer or nonfarm during crop
year before first standard RR loan.

Ninety-three percent of the borrowers who
were farm operators did not report any receipts
from benefit payments during the year before
the first loan. Another 4 percent received less
than \$100 and less than 3 percent received \$100
or more.



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Table 56.—RECEIPTS FROM BENEFIT PAYMENTS LAST RR RECORD: Number and percentage of borrowers classified by receipts from benefit payments during last year of record after entry on standard RR program, by number of crop years after first loan

Receipts from benefit payments: last year of record after entry on RR:	Total		Borrowers by number of crop years after first loan			
	borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	
\$0 1/	392	75.3	75.0	75.6	75.5	
\$1 to \$24	32	6.1	5.8	6.8	5.8	
\$25 to \$49	27	5.2	4.8	8.5	1.4	
\$50 to \$74	17	3.3	1.9	2.8	5.8	
\$75 to \$99	11	2.1	2.9	1.7	1.4	
\$100 to \$149	7	1.3	1.4	0.6	2.2	
\$150 to \$199	7	1.3	0.5	1.1	2.9	
\$200 to \$299	12	2.3	3.4	1.7	1.4	
\$300 to \$399	7	1.3	1.4	0.6	2.2	
\$400 to \$499	4	0.8	1.0	0.6	0.7	
\$500 and over	5	1.0	1.9	---	0.7	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	521		207	176	138	
Number not reporting 2/	13		5	4	4	

1/ May include an occasional borrower reporting no farm.

2/ Exclusive of 959 borrowers with no record after entry on RR program.

During the last year of record after entry on RR, 75 percent of the borrowers reported no receipts from benefit payments. The percentage without benefit payments was the same, regardless of the length of time on the program. Another 17 percent received less than \$100 and only 8 percent received \$100 or more in benefit payments.



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Receipts from benefit payments during year before 1957 standard loan and during last year of 1957 after entry on standard RR program

Receipts from	Total	How many by receipts from benefit payments during last year of record after
benefit payments	1000	entry on R.R.
year before	1000	
first standard year	1000	
Number of	1000	
Number of	1000	
Number of	1000	
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Notes: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3 or more first standard loan).



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Table 58.-NUMBER OF FARM ENTERPRISES YEAR BEFORE RR: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during year before first standard RR loan ^{1/}

Number of farm enterprises year before first standard loan	Total borrowers	
	Number	Percent
1	302	35.9
2	333	31.3
3	238	22.4
4	91	8.6
5	18	1.7
6	1	0.1
7	---	---
8	---	---
9 or 10	---	---
11 or more ^{2/}	---	---
Total reporting	1,063	100.0
Number not reporting	61	

^{1/} Exclusive of 369 borrowers reporting no cash receipts from crops or livestock during year before first standard RR loan.

^{2/} Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

Of the borrowers who had any receipts from crops or livestock during the year before the first loan, 36 percent had only 1 enterprise, such as poultry, beef cattle, sugar beets, cotton, wheat, or prunes, which contributed 10 percent or more of the total from crops and livestock. Thirty-one percent of the borrowers depended on 2 enterprises. Another 22 percent had 3 enterprises, while only 10 percent were diversified to the extent of having 4 or more enterprises, each accounting for 10 percent or more of the cash income from crops and livestock.



Table 59.--NUMBER OF FARM ENTERPRISES LAST RR RECORD: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during last year of record after entry on standard RR program, by number of crop years after first loan

Number of farm enterprises during last year of record after entry on RR	Borrowers by number of crop years after first loan		Borrowers by number of crop years after first loan		
	Total		Borrowers by number of crop years after first loan		
	Number	Percent	1 year	2 years	3 years
			Percent	Percent	Percent
0 1/	11	2.1	3.4	---	2.9
1	158	30.6	30.6	29.1	32.4
2	189	36.5	38.7	36.6	33.1
3	120	23.2	21.4	28.5	19.4
4	34	6.6	4.9	5.2	10.8
5	5	1.0	1.0	0.6	1.4
6	---	---	---	---	---
7	---	---	---	---	---
8	---	---	---	---	---
9 or 10	---	---	---	---	---
11 or more 2/	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	517		206	172	139
Number not reporting 3/	17		6	8	3

1/ No cash receipts from crops or livestock.

2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

3/ Exclusive of 959 borrowers with no record after entry on RR program.

Two enterprises were depended upon by 36 percent of the borrowers and was the most common number after entry on RR. Thirty-one percent had only 1 enterprise, such as poultry or sugar beets, which contributed 10 percent or more of the cash income from crops and livestock. Twenty-three percent had 3 enterprises and 8 percent had 4 or more.



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Table 60. NUMBER OF FARM ENTERPRISES THAT REPORTED AND LAST RR RECORD: Number of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during year before first standard loan and during last year of record after entry on standard RR program

Number of farm enterprises : Total:	Borrowers by number of farm enterprises during last year of record after entry on RR											
year before : bor-	1	2	3	4	5	6	7	8	9	10	11 or more	Unknown
first standard loan : ers : 0	1	2	3	4	5	6	7	8	9	10	11 or more	Unknown
Number : Number : Number : Number : Number : Number : Number : Number : Number : Number : Number : Number : Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
0 1/	130	5	37	46	28	6	1	1	1	1	1	8
1	143	5	68	54	13	4	1	1	1	1	1	1
2	117	1	27	48	30	7	1	1	1	1	1	3
3	87	1	13	29	31	8	2	1	1	1	1	3
4	35	1	3	7	14	7	2	1	1	1	1	1
5	7	1	1	1	3	2	1	1	1	1	1	1
6	1	1	1	1	1	1	1	1	1	1	1	1
7	1	1	1	1	1	1	1	1	1	1	1	1
8	1	1	1	1	1	1	1	1	1	1	1	1
9 or 10	1	1	1	1	1	1	1	1	1	1	1	1
11 or more 2/	1	1	1	1	1	1	1	1	1	1	1	1
Unknown	15	9	4	1	1	1	1	1	1	1	1	1
Total 3/	534	11	168	189	120	34	5	1	1	1	1	17

1/ Includes borrowers reporting no farm.

2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock. (21B)

3/ Exclusive of 969 borrowers with no record after entry on RR program.

Notes: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Excluding those who had no receipts from crops and livestock during the year before the first loan.

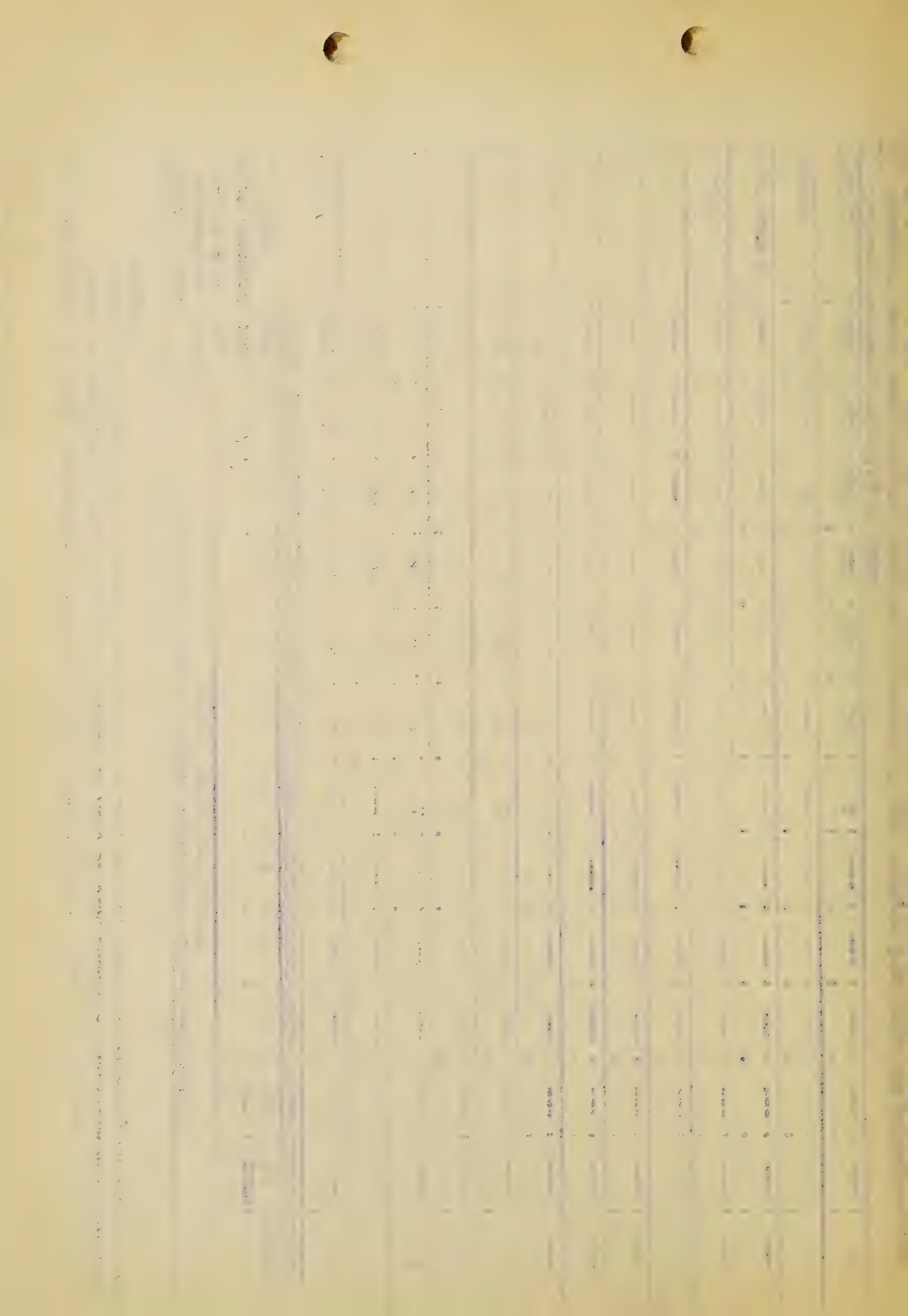


Table 61.-FAMILY EXPENDITURES YEAR BEFORE RR:
Number and percentage of borrowers
classified by cash family-operating
expenditures during year before first
standard RR loan

Cash family-operating expenditures year before first standard loan	Total borrowers	
	Number	Percent
Less than \$100	2	0.6
\$100 to \$199	8	2.3
\$200 to \$299	36	10.3
\$300 to \$399	60	17.2
\$400 to \$499	69	19.8
\$500 to \$749	123	35.1
\$750 to \$999	32	9.2
\$1,000 to \$1,499	18	5.2
\$1,500 to \$1,999	1	0.3
\$2,000 and over		
Total reporting	349	100.0
Number not reporting	1,144	
Median cash family-operat- ing expenditures year be- fore first standard loan	\$499	

Family-operating expenditures for the year before the first loan were known for only about one-fourth of the borrowers. The median for these was \$499. Thirteen percent spent less than \$300; 37 percent spent \$300 to \$500; and 50 percent spent \$500 or more for family purposes.

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Table 62.--FAMILY EXPENDITURES LAST RR RECORD:
Number and percentage of borrowers
classified by cash family-operating
expenditures during last year of record
after entry on standard RR program

Cash family-operating expenditures during last year of record	:	Total borrowers	:
	:	Number	Percent
Less than \$100	:	3	0.6
\$100 to \$199	:	19	4.2
\$200 to \$299	:	60	13.4
\$300 to \$399	:	92	20.5
\$400 to \$499	:	99	22.2
\$500 to \$749	:	138	30.9
\$750 to \$999	:	22	4.9
\$1,000 to \$1,499	:	10	2.2
\$1,500 to \$1,999	:	2	0.4
\$2,000 and over	:	3	0.7
Total reporting	:	448	100.0
Number not reporting 1/	:	86	
Median cash family-operating expenditures last year of record	:	\$451	

1/ Exclusive of 959 borrowers with no record after entry on RR program.

The median cash family-operating expenditures during the last year of record after entry on RR was \$451. Eighteen percent of the borrowers spent less than \$300; 43 percent spent \$300 to \$500; and 39 percent spent \$500 or more for family purposes.



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Tables 67, 68, 69, and 70

Exclusion of the equity in farm land and buildings decreased the median amount of net worth of borrowers at the time of the first standard loan for each of the 3 periods studied and for each of the States in the Region. For all periods for the Region, the median net worth with real estate was \$1,696 and without real estate was \$718, or a difference of \$978. The difference in net worth with and without real estate increased by periods, being greatest during 1938-39. The difference between the 2 medians was greatest for Utah which had the largest percentage of full and part owners, and least for Arizona-Nevada. The differences are summarized as follows:

Median net worth at time of first standard loan

<u>First standard loan between</u>	<u>Including farm real estate equity</u>	<u>Excluding farm real estate equity</u>	<u>Difference</u>
3/1/36-2/28/37	\$1,288	\$564	\$ 724
3/1/37-2/28/38	2,000	869	1,131
3/1/38-2/28/39	2,192	941	1,251
Total, all periods	1,696	718	978
<u>States</u>			
California	1,488	659	829
Utah	2,036	730	1,306
Arizona-Nevada	1,641	841	800

Excluding real estate equities increased the proportion of borrowers with a minus net worth at the time of the first loan to 5 percent as compared with 2 percent when real estate was included. While 2 borrowers in 5 had a beginning net worth of \$2,000 or more, only 1 in 8 had as much as \$2,000 net worth if real estate equities are not included.



Table 67.-NET WORTH AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by net worth at time of first standard RR loan, by period of first standard loan

Net worth at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between			
			3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	
-\$500 or more	8	0.5	0.5	0.6	0.5	
-\$499 to -1	19	1.3	1.6	1.3	0.3	
0 to 124	65	4.4	6.5	1.2	2.9	
\$125 to \$249	82	5.6	7.5	4.0	3.2	
\$250 to \$499	141	9.6	11.8	7.4	7.2	
\$500 to \$999	204	13.9	16.1	12.6	10.3	
\$1,000 to 1,499	157	10.7	10.2	11.3	11.1	
\$1,500 to \$1,999	147	10.0	8.9	11.0	11.4	
\$2,000 to \$2,999	219	14.9	15.1	12.5	15.9	
\$3,000 to \$4,999	246	16.9	15.1	21.6	16.2	
\$5,000 and over	179	12.2	6.7	15.0	21.0	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,467		764	326	377	
Number not reporting	26		20	3	3	
Median net worth at time of first standard loan	\$1,696		\$1,288	\$2,000	\$2,192	

Note: A comparable table is also available for each State in the Region.

An upward trend is revealed in the amount of beginning net worth shown by farmers accepted from period to period as RR borrowers, with the sharpest increase being in the second period. The proportion of borrowers with a net worth of less than \$500 decreased each period, being 26, 15, and 14 percent in the first, second, and third periods, respectively. The proportion with a net worth of \$2,000 or more, including real estate, increased each period, being 37, 50, and 53 percent. The median net worth at the time of the first loan also increased each period, being \$1,288, \$2,000, and \$2,192 for first, second, and third period borrowers, respectively.



Table 68.--NET WORTH AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by net worth at time of first standard RR loan, by States

Net worth at time of first standard loan	Total		Borrower's State of residence at time of first standard loan			
	borrowers		California	Utah	Arizona	Nevada
	Number	Percent	Percent	Percent	Percent	Percent
-\$500 or more	8	0.5	1.0	---	---	0.4
-\$499 to -\$1	19	1.3	1.9	1.2	---	---
-\$1 to -\$124	65	4.4	4.7	3.8	---	4.9
-\$125 to -\$249	82	5.6	6.9	3.8	---	5.7
-\$250 to -\$499	141	9.6	9.2	11.0	---	7.9
-\$500 to -\$999	204	13.9	14.5	11.3	---	17.4
-\$1,000 to -\$1,499	157	10.7	12.0	8.7	---	11.3
-\$1,500 to -\$1,999	147	10.0	10.9	9.6	---	8.7
-\$2,000 to -\$2,999	219	14.9	13.2	16.2	---	16.9
-\$3,000 to -\$4,999	246	16.9	13.5	22.3	---	14.3
-\$5,000 and over	179	12.2	12.2	12.1	---	12.5
Total	1,467	100.0	100.0	100.0	---	100.0
Number reporting	1,467		682	520	---	265
Number not reporting	26		23	2	---	1
Median net worth at time of first standard loan	\$1,696		\$1,488	\$2,036	---	\$1,641

When real estate equities are included, Utah borrowers definitely had the largest net worth at the time of the first standard loan and California borrowers had the lowest net worth.



Table 69.--NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard RR loan, by period of first standard loan

Net worth, excluding equity in farm real estate, at time of first standard loan:	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	
	Number	Percent	Percent	Percent	Percent	
-\$500 or more	19	1.3	0.8	1.2	2.4	
-\$499 to -\$1	57	3.9	4.2	4.0	3.2	
\$0 to \$124	91	6.2	9.1	1.8	4.3	
\$125 to \$249	139	9.5	11.7	7.7	6.6	
\$250 to \$499	259	17.7	20.7	15.3	13.6	
\$500 to \$999	383	26.1	27.6	27.1	22.6	
\$1,000 to \$1,499	224	15.3	13.1	16.0	19.1	
\$1,500 to \$1,999	115	7.9	5.5	11.3	9.6	
\$2,000 to \$2,999	102	7.0	5.0	6.4	11.4	
\$3,000 to \$4,999	54	3.7	1.4	7.1	5.3	
\$5,000 and over	21	1.4	0.9	2.1	1.9	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,464		762	326	376	
Number not reporting	29		22	3	4	
Median net worth, excluding equity in farm real estate, at time of first standard loan	\$718		\$564	\$869	\$941	

Note: A comparable table is also available for each State in the Region.

The median net worth, excluding farm real estate, increased each period, going from \$564 for first period to \$941 for third period borrowers.



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Table 70.--NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard RR loan, by States

Net worth, excluding equity in farm real estate, at time of first standard loan:	Total		Borrower's State of residence at time of first standard loan			
	borrowers		California:	Utah	Arizona	Nevada
	Number	Percent	Percent	Percent	Percent	Percent
-\$500 or more	19	1.3	2.2	0.6	0.4	
-\$499 to -\$1	57	3.9	4.6	4.2	1.5	
\$0 to \$124	91	6.2	6.5	5.2	7.6	
\$125 to \$249	139	9.5	11.3	7.7	8.3	
\$250 to \$499	259	17.7	17.3	19.8	14.4	
\$500 to \$999	383	26.1	25.5	27.0	26.2	
\$1,000 to \$1,499	224	15.3	14.0	16.6	16.3	
\$1,500 to \$1,999	115	7.9	7.3	7.5	9.8	
\$2,000 to \$2,999	102	7.0	6.3	6.2	10.2	
\$3,000 to \$4,999	54	3.7	3.1	4.0	4.5	
\$5,000 and over	21	1.4	1.9	1.2	0.8	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,464		681	519	264	
Number not reporting	29		24	3	2	
Median net worth, excluding equity in farm real estate, at time of first standard loan:	\$718		\$659	\$730	\$841	

With farm real estate equities excluded, California borrowers had the lowest net worth and Arizona-Nevada borrowers had the largest. California had the largest percentage of borrowers with a negative net worth, 7 percent.

This table brings out the relationship between net worth with and net worth without real estate and shows the marked tendency to have a lower net worth when the real estate equity is excluded.



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Table 73. NET WORTH, INCLUDING AND EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN; NUMBER OF BORROWERS CLASSIFIED BY NET WORTH, INCLUDING EQUITY IN FARM REAL ESTATE, AND BY NET WORTH, EXCLUDING EQUITY IN FARM REAL ESTATE, AT TIME OF FIRST STANDARD RR LOAN

Net worth, including equity in farm real estate, at time of:	Net worth, excluding equity in farm real estate, at time of first standard loan												
	Total	or more:	\$1	\$125	\$250	\$500	\$1,000	\$1,500	\$2,000	\$3,000	\$5,000	over	Unknown
No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
\$500 or more	8	7	1	1	1	1	1	1	1	1	1	1	1
-\$499 to -\$1	18	17	1	1	1	1	1	1	1	1	1	1	1
\$0 to \$124	65	1	3	61	1	1	1	1	1	1	1	1	1
\$125 to \$249	82	1	1	77	1	1	1	1	1	1	1	1	1
\$250 to \$499	141	2	1	4	133	1	1	1	1	1	1	1	1
\$500 to \$999	204	5	6	17	25	147	1	1	1	1	1	1	1
\$1,000 to \$1,499	157	2	7	6	10	36	38	55	1	1	1	1	1
\$1,500 to \$1,999	147	2	6	4	9	19	45	23	36	2	1	1	1
\$2,000 to \$2,999	219	6	5	7	27	74	55	17	25	3	1	1	1
\$3,000 to \$4,999	246	1	5	3	12	15	60	55	35	23	1	1	1
\$5,000 and over	179	6	5	2	3	17	35	26	38	26	19	1	1
Unknown	26	1	1	1	1	1	1	1	1	1	1	1	26
Total	1,493	19	57	91	139	259	383	224	115	102	54	21	29

Notes: A comparable table is also available for (a) each State in the Region, (b) for each of the 3 periods of first standard loan, and (c) for each State by each of the 3 periods of first standard loan.

This table brings out the relationship between net worth with and net worth without real estate and shows the marked tendency to have a lower net worth when the real estate equity is excluded.

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Tables 72 and 73

Table 72

Forty-one percent of the borrowers for whom a record was available after entry on RR had a lower net worth at the time of the last record than at the time of the first loan; 25 percent incurred a decrease of \$500 or more. Thirty-seven percent increased their net worth by \$500 or more. The median change was an increase of \$205. Thirty-nine percent of the first, 45 percent of the second, and 41 percent of the third period borrowers decreased their net worth by the time of their last record. The median changes were increases of \$235, \$143, and \$156 for first, second, and third period borrowers, respectively.

Table 73

Nearly one-half, 49 percent, of all borrowers with any record of change since receiving the first standard loan had a lower net worth, excluding farm real estate, at the time of the last record than at the time of the first loan. This decrease was reported for 53, 47, and 45 percent of the borrowers with records 1, 2, and 3 years, respectively, after the first loan. Twenty-six percent of the borrowers incurred decreases of \$500 or more and 26 percent also had increases of \$500 or more, excluding real estate. The median change for all borrowers with records was a gain of \$22. The median changes were a decrease of \$67 and gains of \$69 and \$85 for those with records 1, 2, and 3 years, respectively, after the first loan.



Table 72.-CHANGE IN NET WORTH: Number and percentage of borrowers classified by change in net worth from time of first standard loan to time of last record after entry on standard RR program, by period of first standard loan

Change in net worth	Total borrowers		Borrowers receiving first standard loan between			
			3/1/36-	3/1/37-	3/1/38-	
			2/28/37	2/28/38	2/28/39	
	Number	Percent	Percent	Percent	Percent	Percent
-\$1,000 or more	77	14.7	12.3	20.0	14.5	
-\$999 to -\$500	56	10.6	9.5	12.3	12.2	
-\$499 to -\$250	35	6.6	8.2	4.6	3.7	
-\$249 to -\$125	23	4.3	5.0	3.1	3.7	
-\$124 to -\$1	24	4.5	3.8	4.6	7.3	
\$0 to \$124	29	5.5	5.4	4.6	7.3	
\$125 to \$249	32	6.0	6.6	5.4	4.9	
\$250 to \$499	59	11.2	12.0	10.0	9.8	
\$500 to \$999	69	13.0	14.5	10.8	11.0	
\$1,000 to \$1,999	63	11.9	12.3	10.8	12.2	
\$2,000 and over	62	11.7	10.4	13.8	13.4	
Total	XXX	100.0	100.0	100.0	100.0	100.0
Number reporting	529		317	130	82	
Number not reporting 1/	5		3	1	1	
Median change in net worth	\$205		\$235	\$143	\$156	

1/ Exclusive of 959 borrowers with no record after entry on RR program.



CHANGE IN NET WORTH, INCLUDING FARM REAL ESTATE. Number and percentage of borrowers classified by change in net worth, excluding equity in farm real estate, from time of first standard loan to specified last year of record after entry on standard PR program, by number of crop years after first loan

Change in net worth, excluding equity in farm real estate	Total borrowers	Borrowers by number of crop years after first loan and specified last year of record			Percent				
		1 ending between 9/1/36-9/1/37	2 ending between 9/1/37-9/1/38	3 ending between 9/1/38-8/31/39					
1,000 or more	68	12.8	14.3	20.1	12.3	10.0	15.2	11.5	
500 to 999	70	13.3	12.9	13.6	13.3	16.0	10.1	13.7	
250 to 499	53	10.1	9.6	10.5	10.1	12.0	7.6	10.8	
125 to 249	34	6.5	10.5	9.7	4.5	4.0	5.1	2.9	
25 to 124	32	6.1	5.7	4.8	6.7	6.0	7.6	5.8	
10 to 24	37	7.0	7.7	6.5	5.6	5.0	6.3	7.9	
5 to 24	38	7.2	7.7	2.4	8.9	7.0	11.4	4.3	
1 to 4	58	11.0	11.5	6.5	10.1	13.0	6.3	11.5	
0 to \$999	70	13.3	10.5	11.3	16.7	18.0	15.2	12.9	
\$1,000 to \$1,999	47	8.9	5.3	8.1	8.4	7.0	10.1	15.1	
\$2,000 and over	20	3.8	4.3	6.5	3.4	2.0	5.1	3.6	
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Number reporting	527	209	43	42	124	179	100	79	159
Number not reporting	7	3	1	2	1	1	1	3	
Median change in net worth, excluding equity in farm real estate	\$22	\$67	**	**	\$176	\$69	\$50	\$88	\$85



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Table 74.-NET WORTH AT TIME OF FIRST RR LOAN AND CHANGE IN NET WORTH, EXCLUDING FARM REAL ESTATE: Number of borrowers classified by net worth at time of first standard loan and by change in net worth, excluding equity in farm real estate, at time of last record after entry on standard RR program

Net worth, excluding equity in farm real estate, at time of first standard loan	Borrowers by change in net worth, excluding equity in farm real estate	Net worth, excluding equity in farm real estate									
		\$1,000 or less	\$1,000 to \$1,999	\$2,000 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$6,999	\$7,000 to \$7,999	\$8,000 to \$8,999	\$9,000 and over
No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
\$500 and over	11	1	1	1	1	1	1	1	1	1	1
\$499 to \$1	17	3	2	1	1	1	1	1	1	1	1
\$0 to \$124	26	6	3	1	1	1	1	1	1	1	1
\$125 to \$249	55	4	7	9	6	6	3	7	7	1	1
\$250 to \$499	100	7	12	11	6	7	9	10	8	23	6
\$500 to \$999	151	8	18	15	15	8	20	7	22	23	8
\$1,000 to \$1,499	74	6	16	9	4	6	2	5	10	7	5
\$1,500 to \$1,999	40	9	3	3	3	4	1	1	1	1	1
\$2,000 to \$2,999	30	13	4	2	1	1	1	1	1	1	1
\$3,000 to \$3,999	19	10	1	1	1	1	1	1	1	1	1
\$4,000 and over	10	7	1	1	1	1	1	1	1	1	1
Unknown	6	1	1	1	1	1	1	1	1	1	1
Total	534	68	70	53	34	32	37	38	58	70	47

1/ Exclusive of 959 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

There was no consistent relationship between the amount of net worth, excluding farm real estate equity, at the time of entry on RR and the proportion having some increase or some decrease in net worth, except that borrowers with a beginning net worth of \$1,000 or more were more likely than other borrowers to have a decrease.

Table 75.-ASSETS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by value of assets at time of first standard RR loan, by period of first standard loan

Value of assets : at time of first standard loan :	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/36- 2/28/37 :	3/1/37- 2/28/38 :	3/1/38- 2/28/39 :	
	Number	Percent	Percent	Percent	Percent	
Less than \$125 :	36	2.5	3.4	0.9	1.9	
\$125 to \$249 :	65	4.4	6.0	2.8	2.7	
\$250 to \$499 :	129	8.8	11.3	6.1	6.1	
\$500 to \$999 :	166	11.3	14.4	9.8	6.4	
\$1,000 to \$1,499 :	103	7.0	7.3	7.7	5.9	
\$1,500 to \$1,999 :	93	6.3	5.8	6.4	7.4	
\$2,000 to \$2,999 :	172	11.7	11.9	11.3	11.7	
\$3,000 to \$3,999 :	143	9.8	10.6	11.3	6.6	
\$4,000 to \$5,999 :	227	15.6	13.4	17.8	17.8	
\$6,000 to \$9,999 :	219	14.9	12.0	21.0	15.7	
\$10,000 and over :	113	7.7	3.9	4.9	17.8	
Total :	XXX	100.0	100.0	100.0	100.0	
Number reporting :	1,466		764	326	376	
Number not reporting :	27		20	3	4	
Median value of assets at time of first stand- ard loan :	\$2,820		\$2,154	\$3,432	\$4,149	

The median amount of assets for all borrowers was \$2,820. The median amount of assets increased from period to period, being \$2,154, \$3,432, and \$4,149 in the first, second, and third periods, respectively. The proportion of borrowers with assets of less than \$1,000 decreased from 35 percent for the first period to 17 percent during the third period, while the proportion with assets of \$6,000 or more increased from 16 percent in the first period to 34 percent in the third period.

These facts indicate that as the program continued the tendency was to make loans to borrowers with more assets. Assets include real estate.



Table 76.--NUMBER OF COWS AT TIME OF FIRST RR LOAN:
Number and percentage of borrowers clas-
sified by number of cows owned at time
of first standard RR loan

Number of cows at time of first standard loan	Total borrowers	
	Number	Percent
No cows, no other cattle	537	36.7
1	277	18.9
2	163	11.1
3	91	6.2
4	65	4.4
5 to 9	148	10.1
10 to 19	82	5.6
20 to 39	34	2.3
40 and over	17	1.2
No cows, but 1 or more other cattle	49	3.3
Cattle, type unknown	3	0.2
Total reporting	1,466	100.0
Number not reporting	27	

At the time of entry on the RR program, 37 percent of the borrowers had no cows or other cattle. Slightly more than two-fifths, 41 percent, had less than 5 cows; 1 or 2 cows were most frequent. Only 4 percent had 20 or more.



Table 78. NUMBER OF COWS AT TIME OF FIRST BORROWER RECORD. Number of borrowers classified by number of cows owned at time of first standard loan and at time of last record after entry on standard RR program

Number of cows at time of first standard loan	Borrowers by number of cows at time of last record after entry on RR													
	No cows, no other cattle	No cows, no other cattle	No cows, no other cattle	No cows, no other cattle	No cows, no other cattle	No cows, no other cattle	No cows, no other cattle	No cows, no other cattle	No cows, no other cattle	No cows, no other cattle	No cows, no other cattle	No cows, no other cattle	No cows, no other cattle	No cows, no other cattle
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
1	109	8	35	8	6	8	22	9	5	2	1	2		
2	64		1	19	7	2	29	7	2					
3	35		2	4	8	1	8	7	1	1				
4	27				3	13	7							
5 to 9	57				1	1	21	21	4	3				
10 to 19	28				1	2	11	9	3					
20 to 39	8													
40 and over	7													
No cows, but 1 or more other cattle	25	1	4	5	1	4	2	3	1	2				
Cattle type unknown														
Unknown														
Total 1/	534	71	77	36	21	22	127	78	33	20	9	14	16	

1/ Exclusive of 959 borrowers with no record after entry on RR program.
Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table shows that most of the borrowers increased their number of cows after entry on RR.



Table 79.-NUMBER OF HENS AT TIME OF FIRST RR
LOAN: Number and percentage of bor-
rowers classified by number of hens
owned at time of first standard RR
loan

Number of hens at time of first standard loan	Total	
	borrowers	
	Number	Percent
No hens, no other poultry	426	33.9
1 to 24	310	21.1
25 to 49	171	11.7
50 to 74	87	5.9
75 to 99	21	1.4
100 to 149	48	3.3
150 to 199	20	1.4
200 and over	87	5.9
No hens, but other poultry	68	4.6
Poultry, type unknown	158	10.8
Total reporting	1,466	100.0
Number not reporting	27	

One-third of the borrowers had no hens or other poultry at the time of the first standard loan. One-fifth had less than 25 hens. Approximately one-ninth had flocks of 25 to 49 and about one-tenth had as many as 100 or more.



Table 80.--NUMBER OF HENS LAST RR RECORD: Number and percentage of borrowers classified by number of hens owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of hens at time of last record after entry on RR:	Total		Borrowers by number of crop years after first loan			
	borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	Percent
No hens, no other poultry	97	18.7	18.2	21.5	16.1	
1 to 24	50	9.7	13.9	8.1	5.1	
25 to 49	40	7.7	7.7	8.7	6.6	
50 to 74	25	4.8	7.2	2.9	3.6	
75 to 99	10	1.9	1.4	2.3	2.2	
100 to 149	9	1.7	2.4	1.2	1.5	
150 to 199	6	1.2	1.4	1.2	0.7	
200 and over	41	7.9	6.7	9.3	8.0	
No hens, but other poultry	22	4.2	5.7	2.9	3.6	
Poultry, type unknown	218	42.2	35.4	41.9	52.6	
Total	XXX	100.0	100.0	100.0	100.0	100.0
Number reporting	518		209	172	137	
Number not reporting 1/	16		3	8	5	

1/ Exclusive of 959 borrowers with no record after entry on RR program.

At the time of the last record after entry on RR, 19 percent of the borrowers had no hens or other poultry. Interpretation of the data on size of flock is hampered by the fact that 42 percent of the borrowers are known to have had poultry, but the number of hens is not known. For those reporting number of hens, flocks of under 50 were most common.



TABLE 61 - NUMBER OF HENS AT TIME OF FIRST RR LOAN AND LAST RR RECORD: Number of borrowers classified by number of hens owned at time of first standard loan and at time of last record after entry on standard RR program

Number of hens at time of first standard loan	Borrowers by number of hens at time of last record after entry on RR															
	No. hens, no other poultry	1 to 24	25 to 49	50 to 74	75 to 99	100 to 149	150 to 199	200 and over	No hens, but other poultry	Poultry, type unknown	Unknown					
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No hens, no other poultry	180	125	63	37	12	20	7	24	25	40	1					
1 to 24		16	5			1										
25 to 49		23	10			2										
50 to 74		12	5	3		3										
75 to 99		1	2	6	1	1										
100 to 149						1										
150 to 199						3	1									
200 and over						1										
No hens, but other poultry																
Poultry, type unknown																
Unknown																
Total	534	37	50	40	25	10	9	6	41	22	218	15				

1/ Exclusive of 959 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

It is evident that the general tendency was to increase the number of hens after entry on RR, but the fact that the number of hens is unknown for two-fifths of the borrowers at the time of their last record - although they are known to have had poultry - makes it difficult to see just what the shifts were in size of flock.



Table 82 - NUMBER OF COWS AND HEENS AT TIME OF FIRST RR LOAN: Number of borrowers classified by number of cows owned and by number of heens owned at time of first standard RR loan

Number of cows at time of first standard loan	Borrowers by number of hens at time of first standard loan													
	No hens, 1 to 25	No hens, 26 to 50	No hens, 51 to 75	No hens, 76 to 100	No hens, 101 to 150	No hens, 151 to 200	No hens, 201 to 250	No hens, 251 to 300	No hens, 301 to 350	No hens, 351 to 400	No hens, 401 to 450	No hens, 451 to 500	No hens, 501 to 550	No hens, 551 to 600
No cows, no other cattle	537	278	79	38	22	5	10	9	42	27	27	27	27	27
1	277	70	70	42	16	2	14	4	16	9	33	1	1	1
2	163	33	46	20	13	4	7	1	8	7	24	1	1	1
3	91	21	22	20	6	1	1	1	8	3	9	1	1	1
4	55	19	16	8	3	1	2	1	2	4	8	1	1	1
5 to 9	148	31	35	20	12	6	11	1	4	4	25	1	1	1
10 to 19	82	14	24	12	4	1	2	2	3	4	16	1	1	1
20 to 39	34	11	5	4	3	1	1	1	1	1	9	1	1	1
40 and over	17	2	2	3	5	1	1	1	1	1	4	1	1	1
No cows, but 1 or more other cattle	49	17	10	4	2	2	1	2	9	2	2	1	1	1
Cattle, type unknown	3	1	1	1	1	1	1	1	1	1	1	1	1	1
Unknown	27	1	1	1	1	1	1	1	1	1	1	1	1	1
Total	1493	496	310	171	87	21	48	20	87	68	158	1	1	1

At the time of the first standard loan, 278 of the borrowers had neither poultry nor cattle, 218 had cattle but no poultry, and 259 had poultry but no cattle. Nearly half of the borrowers had both some cattle and some poultry.

Table 99. NUMBER OF COWS AND HENS LAST RR RECORD. Number of borrowers classified by number of cows owned and by number of hens owned at time of last record after entry on standard RR program

Number of cows at time of last record after entry on RR	Borrowers by number of hens at time of last record after entry on RR															
	No. hens; 1	25	50	75	100	150	200	No. hens; 250	300	400	500	600	700	800	900	1000
entry on RR	Total	no other:	to	to	to	to	to	to	to	to	to	to	to	to	to	to
borrowers: poultry	24	49	74	99	149	199	over:	poultry	unknown:	Unknown						
No. cows, no other cattle	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
	71	24	3	3	1	1	1	1	1	1	1	1	1	1	1	1
	77	17	6	5	7	1	1	1	1	1	1	1	1	1	1	1
	36	1	9	5	1	1	1	1	1	1	1	1	1	1	1	1
	31	3	2	2	2	1	1	1	1	1	1	1	1	1	1	1
	22	5	1	4	1	1	1	1	1	1	1	1	1	1	1	1
	127	19	15	10	5	2	1	3	4	3	2	65	2	1	1	1
	78	10	9	9	6	2	1	1	2	3	35	1	1	1	1	1
	33	7	1	1	1	1	2	1	3	2	14	1	1	1	1	1
	20	5	2	1	2	1	1	1	1	1	1	1	1	1	1	1
	14	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	16	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Total 1/	534	97	50	40	25	10	9	6	4	22	218	16	1	1	1	1

1/ Exclusive of 959 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Nearly three-fourths, 73 percent, of the borrowers had both poultry and cattle at the time of the last record.

Table 84.-NUMBER OF SOWS AT TIME OF FIRST RR
LOAN: Number and percentage of bor-
rowers classified by number of sows
owned at time of first standard RR
loan

Number of sows at time of first standard loan :	Total borrowers	
	Number :	Percent
No sows, no other hogs :	924 :	63.0
1 :	172 :	11.7
2 :	99 :	6.8
3 :	33 :	2.3
4 :	116 :	7.9
5 :	9 :	0.6
6 to 10 :	11 :	0.8
11 or more :	7 :	0.5
No sows, but 1 or more other hogs :	91 :	6.2
Hogs, type unknown :	103 :	7.0
Total reporting :	1,465 :	100.0
Number not reporting :	28	

Sixty-three percent of the borrowers had
no hogs at the time of their first standard
loan; 12 percent had 1 sow.



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Table 85.-NUMBER OF SOWS LAST RR RECORD: Number and percentage of borrowers classified by number of sows owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of sows at time of last record after entry on RR:	Total		Borrowers by number of crop years after first loan			
	borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	Percent
No sows, no other hogs	214	41.3	44.8	38.6	40.0	
1	50	9.7	10.6	10.9	6.8	
2	39	7.5	9.6	8.0	3.7	
3	19	3.7	3.8	4.0	3.0	
4	7	1.4	1.4	1.7	0.7	
5	5	1.0	1.9	0.6	---	
6 to 10	25	4.8	3.8	6.3	4.4	
11 or more	6	1.2	1.9	0.6	0.7	
No sows, 1 or more other hogs	9	1.7	2.9	1.1	0.7	
Hogs, type unknown	143	27.7	19.3	28.2	40.0	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	517		208	174	135	
Number not reporting 1/	17		4	6	7	

1/ Exclusive of 959 borrowers with no record after entry on RR program.

Forty-one percent of the borrowers had no hogs at the time of their last record after entry on RR. The fact that for 28 percent of the borrowers it is known hogs were owned but the number of sows is not known, makes difficult any interpretation of the data on percentage of borrowers having different numbers of sows. However, 1 or 2 sows were most frequently reported where the number was indicated.



TABLE NO. NUMBER OF SOWS AT TIME OF FIRST AND LAST RECORD: Number of borrowers classified by number of sows owned at time of first standard loan and at time of last record after entry on standard RR program

Number of sows at time of first standard loan	Borrowers by number of sows at time of last record after entry on RR										
	No. sows, 1 or more	No. sows, 2 or more	No. sows, 3 or more	No. sows, 4 or more	No. sows, 5 or more	No. sows, 6 or more	No. sows, 7 or more	No. sows, 8 or more	No. sows, 9 or more	No. sows, 10 or more	No. sows, 11 or more
No. sows, no other hogs	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
1	76	10	16	8	3	2	1	1	1	1	1
2	41	3	5	7	3	3	1	3	1	1	1
3	9	2	1	1	2	1	1	1	1	1	1
4	2	1	1	1	1	1	1	1	1	1	1
5	3	1	1	1	2	1	1	1	1	1	1
6 to 10	7	1	1	1	1	1	1	1	1	1	1
11 or more	3	1	1	1	1	1	1	1	1	1	1
No. sows, 1 or more other hogs	44	10	5	4	1	1	1	1	1	1	1
1 or more other hogs	30	4	2	6	1	1	1	1	1	1	1
Unknown	1	1	1	1	1	1	1	1	1	1	1
Total 1/	534	214	50	39	19	7	5	25	6	9	17

1/ Exclusive of 959 borrowers with no record after entry on RR program.

Notes: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Although some who had hogs at the time of the first loan had none at the time of the last record and 60 percent of those who previously had no hogs still had none, there was a tendency for an increase in hog raising. The nature of the data for the last year makes difficult an analysis of the shift in number of sows.

$$\left[\begin{array}{c|c} 100 & 1 \\ \hline 1 & 1 \end{array} \right] = \left[\begin{array}{c|c} 1 & 0 \\ \hline 0 & 1 \end{array} \right]$$

Table 91.-LIABILITIES AT TIME OF FIRST RR LOAN:
Number and percentage of borrowers
classified by liabilities at time of
first standard RR loan

Liabilities at time of first standard loan	:	Total borrowers	:
	:	Number	Percent
\$0	:	178	12.1
\$1 to \$124	:	217	14.8
\$125 to \$249	:	137	9.3
\$250 to \$499	:	146	9.9
\$500 to \$749	:	98	6.7
\$750 to \$999	:	70	4.8
\$1,000 to \$1,499	:	118	8.0
\$1,500 to \$1,999	:	89	6.1
\$2,000 to \$2,999	:	145	9.9
\$3,000 to \$4,999	:	149	10.1
\$5,000 and over	:	122	8.3
Total reporting	:	1,469	100.0
Number not reporting	:	24	
Median liabilities	:	\$644	

Twelve percent of the borrowers reported no liabilities at the time of the first loan but 8 percent reported \$5,000 or more. Forty-six percent of the borrowers had less than \$500 of debts, 26 percent owed from \$500 to \$1,999, and the remainder, 28 percent, had \$2,000 or more of indebtedness when accepted as standard borrowers. The median amount of liabilities was \$644. These data include real estate mortgages.



Table 92.--CHANGE IN LIABILITIES: Number and percentage of borrowers classified by change in liabilities from time of first standard loan to time of last record after entry on standard RR program, by number of crop years after first loan

Change in liabilities	Total		Borrowers by number of crop years after first loan		
	borrowers		1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
-\$1,000 or more	27	5.1	2.9	4.4	9.3
-\$999 to -\$500	8	1.5	0.5	0.6	4.3
-\$499 to -\$250	9	1.7	1.9	1.7	1.4
-\$249 to -\$125	14	2.6	1.4	2.8	4.3
-\$124 to -\$1	21	4.0	5.7	2.8	2.9
\$0 to \$124	30	5.7	5.3	4.4	7.9
\$125 to \$249	36	6.8	7.7	4.4	8.6
\$250 to \$499	64	12.1	14.4	12.8	7.9
\$500 to \$999	119	22.5	27.7	21.7	15.6
\$1,000 to \$1,999	132	25.0	22.9	27.7	24.2
\$2,000 and over	69	13.0	9.6	16.7	13.6
Total	XXX	100.0	100.0	100.0	100.0
Number reporting:	529		209	180	140
Number not reporting ^{1/} :	5		3	---	2
Median change in liabilities	\$733		\$685	\$872	\$614

^{1/} Exclusive of 959 borrowers with no record after entry on RR program.

Only 15 percent of the borrowers for whom a record of change was available had decreases in their indebtedness and 38 percent had increases of \$1,000 or more. Nine percent of those on the program 3 years had decreased their liabilities by \$1,000 or more. Thirty-two, 44, and 38 percent of the borrowers on the program 1, 2, and 3 years, respectively, had increased their liabilities by \$1,000 or more. The median change in amount of liabilities was an increase of \$685, \$872, and \$614 for borrowers on the program 1, 2, and 3 years, respectively.



Table 97--LIABILITIES AT TIME OF FIRST RR LOAN AND CHANGE IN LIABILITIES: Number of borrowers classified by liabilities at time of first standard loan and by change in liabilities from time of first standard loan to time of last record after entry on standard RR program

Liabilities at time of first standard loan	Total	Borrowers by change in liabilities															
		-\$1,000:-\$999	-\$499:-\$249	-\$124:-\$0	\$0-\$125	\$250-\$500	\$1,000-\$2,000	\$2,000-\$499	\$500-\$999	\$1,000-\$1,999	\$2,000-\$499	\$500-\$999	\$1,000-\$1,999	\$2,000-\$499	\$500-\$999	\$1,000-\$1,999	\$2,000-\$499
No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
to \$124	67	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
\$125 to \$249	62	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
\$250 to \$499	54	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
\$500 to \$749	46	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
\$750 to \$999	21	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
\$1,000 to \$1,499	43	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
\$1,500 to \$1,999	30	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
\$2,000 to \$2,999	56	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
\$3,000 to \$4,999	54	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
\$5,000 and over	39	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Unknown	1	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Total 1/	534	27	8	9	14	21	30	36	64	119	132	69	5				

1/ Exclusive of 959 borrowers with no record after entry on RR program.

Notes: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Decreases in liabilities by the time of the last record were generally more frequent for the borrowers who had larger amounts of indebtedness at the time of the first loan than for borrowers who had more limited liabilities.



Table 94.-LIABILITIES AS PERCENTAGE OF ASSETS AT TIME OF FIRST RR LOAN:
Number and percentage of borrowers classified by liabilities as
a percentage of assets at time of first standard RR loan, by
period of first standard loan

Liabilities as percentage of assets at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between			
			1/1/36- 2/28/37	3/1/37- 2/28/38	3/2/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	
No liabilities	178	12.1	13.5	13.1	8.5	
Less than 20	357	24.4	25.0	25.7	21.8	
20 to 39.9	392	26.8	25.8	29.2	26.2	
40 to 59.9	311	21.2	19.6	17.1	27.8	
60 to 79.9	155	10.6	9.3	11.3	12.5	
80 to 99.9	46	3.1	4.3	1.2	2.4	
100 to 119.9	8	0.5	0.7	0.9	---	
120 to 139.9	5	0.3	0.7	---	---	
140 to 159.9	6	0.4	0.4	0.6	0.3	
160 to 199.9	2	0.1	0.3	---	---	
200 and over	8	0.5	0.4	0.9	0.5	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,468		764	327	377	
Number not reporting	25		20	2	3	

Twelve percent of the borrowers had no liabilities at the time of their first standard loan. This was true of 14, 13, and 8 percent of the borrowers accepted in the first, second, and third periods, respectively.

In each of the periods between 1 and 3 percent of the borrowers had liabilities greater than their assets. Slightly more than half, 51 percent, had liabilities but had less than \$4 in debts for each \$10 in assets.

1. The first part of the report is a general
introduction to the subject of the study.
It is followed by a description of the
methodology used in the study.

2. The second part of the report is a
description of the results of the study.
It is followed by a discussion of the
implications of the results.

3. The third part of the report is a
conclusion to the study. It is followed
by a list of references.

4. The fourth part of the report is a
list of references. It is followed by a
list of appendices.

5. The fifth part of the report is a
list of appendices. It is followed by a
list of figures.

6. The sixth part of the report is a
list of figures. It is followed by a
list of tables.

7. The seventh part of the report is a
list of tables. It is followed by a
list of footnotes.

8. The eighth part of the report is a
list of footnotes. It is followed by a
list of endnotes.

ASSETS AND LIABILITIES AS PERCENTAGE OF ASSETS AT TIME OF FIRST RR LOAN: Number of borrowers classified by value of assets and by liabilities as a percentage of assets at time of first standard RR loan

Value of assets at time of first standard loan	Liabilities as percentage of assets at time of first standard loan																							
	Total		No		Less: 20		40		60		80		100		120		140		160		200		Un-	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Less than \$125	36	100	19	52.8	2	5.6	4	11.1	1	2.8	3	8.3	1	2.8	1	2.8	1	2.8	2	5.6				
\$125 to \$249	65	100	23	35.4	11	16.9	14	21.5	7	10.8	4	6.2	1	1.6	1	1.6	1	1.6	2	3.1				
\$250 to \$499	129	100	36	27.9	34	26.4	28	21.7	13	10.1	9	7.0	4	3.1	1	.8	1	.8	1	.8				
\$500 to \$999	166	100	39	23.5	52	31.3	45	27.1	16	9.6	9	5.4	2	1.2	1	.6	1	.6	1	.6				
\$1,000 to \$1,499	103	100	18	17.5	31	30.1	32	31.1	11	10.7	5	4.9	3	2.9	1	.9								
\$1,500 to \$1,999	93	100	13	14.0	32	34.4	21	22.6	19	20.4	4	4.3	3	3.2										
\$2,000 to \$2,999	172	100	11	6.4	52	30.2	49	28.5	38	22.1	17	9.9	3	1.7	1	.6	1	.6	1	.6				
\$3,000 to \$3,999	143	100	5	3.5	47	32.9	43	30.1	32	22.4	10	7.0	5	3.5	1	.7								
\$4,000 to \$4,999	227	100	6	2.6	57	25.1	61	26.9	64	28.2	36	15.8	3	1.3										
\$5,000 to \$5,999	219	100	7	3.2	29	13.2	60	27.4	68	31.0	40	18.3	15	6.8										
\$6,000 and over	113	100			10	8.8	35	30.9	42	37.2	18	16.0	7	6.2	1	.9								
Unknown	27	100	1	3.7	1	3.7																		
Total	1,493	100	178	11.9	357	23.9	392	26.3	311	20.8	155	10.4	46	3.1	8	.5	5	.3	6	.4	2	.1	8	.5

Note: A comparable table is also available for each of the 3 periods of first standard loan.

Generally the smaller the amount of assets at the time of the first standard loan, the larger was the proportion of borrowers who had no liabilities or who had a small ratio of debts to assets.



Table 96.—NUMBER OF LOANS: Number and percentage of borrowers classified by number of standard RR loans authorized before February 28, 1939, by period of first standard loan

Number of standard loans authorized	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/36-	3/1/37-	3/1/38-	
	Number	Percent	3/28/37	2/28/38	2/28/39	
			Percent	Percent	Percent	Percent
1	845	56.6	46.3	51.4	82.3	
2	419	28.1	31.5	36.5	13.7	
3	140	9.4	12.5	8.5	3.7	
4	63	4.2	6.9	2.4	0.3	
5	20	1.3	2.0	1.2		
6 or more	6	0.4	0.8			
Total	XXX	100.0	100.0	100.0	100.0	100.0
Number reporting	1,493		784	329		380

Note: A table is also available for each of the 3 periods of first standard loan and for all periods combined with a cross-tabulation of number of standard loans authorized and periods during which grants were received.

Fifty-seven percent of all borrowers received only 1 loan. Another 28 percent received 2 loans. Only 6 percent of all borrowers received 4 or more loans.

The proportion of borrowers receiving only 1 loan increased by length of time on the program, being 46, 51, and 82 percent of the first, second, and third period borrowers, respectively.

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Table 27. TENURE STATUS YEAR BEFORE RR AND NUMBER OF LOANS: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by number of standard loans authorized, and by period of first standard loan 1/

Tenure status	Borrowers by number of standard loans and period of first loan									
year before first standard loan	One loan					Two or more loans				
	Total	First loan between				First loan between				
	borrowers	Total	2/28	3/2	2/28	3/2	2/28	3/2	2/28	3/2
Number:Percent:Percent:Percent:Percent:Percent:Percent:Percent:Percent:Percent:Percent										
Owner	690	49.3	82.3	54.0	48.7	62.2	45.3	43.9	52.7	36.5
Farmer 2/	173	12.3	13.4	11.9	15.0	14.3	10.9	11.6	11.2	6.3
tenant	332	23.7	22.0	20.5	25.0	21.9	26.0	24.2	25.0	39.8
Cropper	2	0.1	0.3	0.3	---	0.3	---	---	---	---
and unpaid farm laborer	87	6.2	6.0	6.5	3.8	5.6	6.5	7.2	3.9	7.9
confined	117	8.4	6.1	6.8	7.5	4.7	11.3	13.1	7.2	9.5
total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
number reporting	1,401	797	336	160	301	604	389	152		63
number not reporting	82	48	27	9	12	44	32	8		4

Tenure status is that held during major part of crop year before first standard RR loan.
A part owner rents part and owns part of the farm operated.

Borrowers who were full or part owners during the year before their first loan were somewhat more likely than the average borrower to require only 1 loan by February 28, 1939, while borrowers in other tenure groups were more likely than average to require 2 or more standard loans.



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Table 30--SIZE OF FARM YEAR BEFORE RR AND NUMBER OF LOANS. Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by number of standard loans authorized, and by period of first standard loan

Acres in farm year before first standard loan	Borrowers by number of standard loans and period of first loan									
	One loan					Two or more loans				
	Total borrowers	Percent	3/1/36-3/1/37-3/1/38- Total	Percent	3/1/36-3/1/37-3/1/38- Total	Percent	3/1/36-3/1/37-3/1/38- Total	Percent	3/1/36-3/1/37-3/1/38- Total	Percent
Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
0	206	16.0	13.7	15.3	11.5	13.1	19.0	21.3	12.1	21.4
Less than 20	304	23.6	24.2	32.6	24.3	14.9	22.8	27.8	15.7	8.9
20 to 49	268	20.8	19.2	17.2	19.6	21.0	23.1	19.4	30.1	28.5
50 to 99	191	14.8	16.7	16.9	18.9	15.8	12.4	11.4	13.6	16.1
100 to 174	151	11.7	12.7	8.4	13.5	17.1	10.4	10.5	11.4	7.1
175 to 259	58	4.5	4.9	1.9	2.7	9.5	3.9	3.6	4.3	5.4
260 to 499	50	3.9	3.8	3.2	4.1	4.4	3.9	3.3	5.0	5.4
500 to 999	42	3.3	3.3	2.9	3.4	3.6	5.2	1.9	5.7	5.4
1,000 and over	18	1.4	1.5	1.6	2.0	1.1	1.3	0.8	2.1	1.8
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	1,288	731	308	148	275	557	361	140	56	
Number not reporting	205	114	55	21	38	91	60	20	11	

There was no clear-cut relationship between size of farm operated during the year before RR and receiving only 1 or receiving 2 or more standard loans by February 28, 1939.



Table 33. CASH RECEIPTS FROM PAYMENT OF LOANS: Number and percentage of borrowers classified by cash receipts, excluding loans, during year before first standard RE loan, by number of standard loans authorized and by period of first standard loan

Cash receipts year before first standard loan	Total borrowers	Borrowers by number of standard loans and period of first loan			Borrowers by number of standard loans and period of first loan		
		One loan			Two or more loans		
		First loan between 3/1/36-3/1/37-3/1/38- Total: 2/28/37:2/28/38:2/28/39	Percent	Percent	First loan between 3/1/36-3/1/37-3/1/38- Total: 2/28/37:2/28/38:2/28/39	Percent	Percent
\$1 to \$124	10	0.6	0.6	0.9	0.5	0.3	0.8
\$125 to \$249	25	2.0	1.4	2.4	1.2	0.3	2.8
\$250 to \$374	86	6.2	5.8	10.9	3.7	1.3	6.6
\$375 to \$499	122	8.6	7.9	11.8	7.3	2.9	9.9
\$500 to \$749	292	20.4	19.4	27.8	14.5	12.7	21.9
\$750 to \$999	232	16.3	15.8	16.4	12.3	15.0	16.9
\$1,000 to \$1,499	313	21.8	24.3	18.0	28.1	29.7	18.6
\$1,500 to \$1,999	152	10.7	10.2	5.9	15.2	14.0	10.4
\$2,000 to \$2,499	73	5.1	4.6	1.8	4.9	1.5	5.8
\$2,500 and over	108	7.6	9.1	2.7	9.1	16.3	5.5
Total	XXX: 100.0	: 100.0	: 100.0	: 100.0	: 100.0	: 100.0	: 100.0
Number reporting	1,426	809	338	164	307	617	396
Not reporting	67	35	25	5	6	31	25

There was no consistent relationship between the amount of total cash receipts during the year before



percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during year before first standard loan, by number of standard loans authorized and by period of first standard loan

Cash farm receipts as percentage of total cash receipts year before first standard loan	Number	Borrowers by number of standard loans and period of first loan									
		One loan					Two or more loans				
		First loan between					First loan between				
		3/1/36-12/31/36	1/1/37-12/31/37	1/1/38-12/31/38	1/1/39-12/31/39	Total	3/1/36-12/31/36	1/1/37-12/31/37	1/1/38-12/31/38	1/1/39-12/31/39	Total
Less than 10	59	4.1	4.1	5.5	4.8	2.3	4.0	4.5	3.2	3.1	
10 to 19.9	75	5.2	4.9	4.6	4.2	5.5	5.6	7.2	2.5	3.1	
20 to 29.9	65	4.5	5.4	6.6	3.6	4.9	3.4	3.2	4.5	1.5	
30 to 39.9	79	5.5	5.1	5.5	3.6	5.5	5.9	6.5	6.4	1.5	
40 to 49.9	79	5.5	5.7	5.2	7.9	5.2	5.1	5.5	5.1	3.1	
50 to 59.9	81	5.0	6.3	6.6	6.7	5.2	4.6	5.2	4.5	1.5	
60 to 69.9	97	6.7	6.0	6.1	7.9	4.9	7.7	8.9	4.5	7.7	
70 to 79.9	89	6.2	6.5	7.2	3.6	7.1	5.6	5.0	7.6	6.2	
80 to 89.9	113	7.6	7.6	6.1	9.7	8.1	8.2	6.0	14.0	7.7	
90 to 100	358	24.7	25.6	20.2	29.2	30.0	23.5	19.6	28.0	36.9	
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Number reporting	1,446	821	347	165	309	625	403	157	65		
Number not reporting	47	24	16	4	4	23	18	3	2		

There was no significant relationship between the proportion of the total cash receipts derived from

TABLE 108—NET BORROWING, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RE LOAN AND NET BFR OF LOANS: NUMBER AND PERCENTAGE OF BORROWERS CLASSIFIED BY NET WORTH, EXCLUDING EQUITY IN FARM REAL ESTATE, AT TIME OF FIRST STANDARD RM LOAN, BY NUMBER OF STANDARD LOANS AUTHORIZED AND BY PERIOD OF FIRST STANDARD LOAN

[illegible]

There was no clear-cut relationship between the amount of net worth, exclusive of farm real estate, at the time of acceptance and receiving 1 or receiving 2 or more standard loans by February, 1939.



Table 102.-SIZE OF LOANS: Number and percentage of borrowers classified by total amount of all loans received from FSA, by period of first standard RR loan 1/

Total amount of all loans received from FSA	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	
\$0 2/	1	0.1	---	---	---	0.3
\$1 to \$124	18	1.2	1.5	0.9	---	0.8
\$125 to \$249	53	3.5	4.7	2.7	---	1.8
\$250 to \$499	207	13.9	14.9	12.2	---	13.2
\$500 to \$749	248	16.6	16.6	16.7	---	16.6
\$750 to \$999	275	18.4	20.0	17.6	---	15.8
\$1,000 to \$1,499	334	22.5	18.9	25.9	---	26.5
\$1,500 to \$1,999	170	11.4	11.4	8.2	---	14.2
\$2,000 to \$2,999	142	9.5	8.5	12.2	---	9.2
\$3,000 to \$3,999	35	2.3	2.3	3.3	---	1.6
\$4,000 to \$4,999	8	0.5	0.9	0.3	---	---
\$5,000 and over	2	0.1	0.3	---	---	---
Total	XXX	100.0	100.0	100.0	---	100.0
Total reporting	1,493		784	329		380
Median amount of loan	\$950		\$903	\$998		\$1,030

1/ Amount received from beginning of period of first standard loan through February 28, 1939.

2/ Loan authorized but not received by February 28, 1939.

Note: A comparable table is also available for each State in the Region.

The median amount of all loans received by February 28, 1939 was \$950. Forty-six percent of the borrowers were loaned \$1,000 or more. Borrowers who entered the program during the first period received the smallest loans despite having a longer time in which to receive loans. The medians were \$903, \$998, and \$1,030 for first, second, and third period borrowers, respectively. Only 42 percent of the first period group had loans of \$1,000 or more as compared with 50 and 52 percent of the second and third period borrowers.



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Table 103.-SIZE OF LOANS: Number and percentage of standard RR borrowers classified by total amount of all loans received from FSA, by States 1/

Total amount of all loans received from FSA	Borrower's State of residence at time of first standard loan				
	Total		: Arizona		
	borrowers		: California:	Utah	Nevada
	Number	Percent	Percent	Percent	Percent
\$0 2/	1	0.1	0.1	---	---
\$1 to \$124	18	1.2	1.0	0.2	3.8
\$125 to \$249	53	3.5	1.4	4.2	7.9
\$250 to \$499	207	13.9	9.6	17.6	17.7
\$500 to \$749	248	16.6	12.6	19.3	21.7
\$750 to \$999	275	18.4	17.3	20.8	16.9
\$1,000 to \$1,499	334	22.5	27.4	19.3	15.0
\$1,500 to \$1,999	170	11.4	14.8	7.7	9.8
\$2,000 to \$2,999	142	9.5	12.2	8.4	4.5
\$3,000 to \$3,999	35	2.3	3.0	1.5	2.3
\$4,000 to \$4,999	8	0.5	0.6	0.8	---
\$5,000 and over	2	0.1	---	0.2	0.4
Total	XXX	100.0	100.0	100.0	100.0
Total reporting	1,493		705	522	266
Median amount of loan	\$950		\$1,144	\$854	\$737

1/ Amount received from beginning of period of first standard loan through February 28, 1939.

2/ Loan authorized but not received by February 28, 1939.

Less was loaned per borrower in Arizona-Nevada than in California or Utah, the median for Arizona-Nevada being \$737 as compared with \$1,144 for California and \$854 for Utah. The Arizona-Nevada Area had the largest percentage, 68, with loans of less than \$1,000 and the smallest percentage, 7, with loans totaling \$2,000 or more. Sixteen percent of the California borrowers received loans of \$2,000 or over.



Tables 105, 106, 107, and 108

Table 105

Capital goods, primarily livestock was the purpose for which 52 percent of all the money was loaned; 28 percent was loaned for current farm operating expenses and 10 percent for debt settlement and refinancing. Family expenses accounted for 5 percent of the money loaned. In the year of the initial loan more money went for capital goods than for any other purpose and current farm operating expenses was the second most important purpose of loan. Supplemental loans were primarily for current farm operating expenses and capital goods, particularly livestock. The proportion of money loaned for debt settlement during the year of the initial loan increased from period to period.

Table 106

While capital goods was the leading purpose of loan in each State, this purpose accounted for only 46 percent of the money loaned to California borrowers as compared with 59 percent to Utah and 54 percent to Arizona-Nevada borrowers. Livestock loans and machinery loans were more important in Utah than in California and Arizona-Nevada. Current farm operating expenses were the second most important purpose of loan in all of the States, ranging from 21 percent of the money loaned in Utah to 33 percent of the amount loaned in California.

Table 107

Ninety-one percent of all borrowers received loans for some form of capital goods and 80 percent for farm operating expenses. Eighty-one percent received loans for livestock and poultry, 43 percent for machinery and equipment, 40 percent for family expenses, 39 percent for improvement of land and buildings, and 22 percent for debt settlement and refinancing.

The proportion of borrowers loaned money for debt settlement increased from 17 percent of the first period borrowers to 22 percent of the second, and 32 percent of the third period borrowers. The percentage of borrowers receiving loans for each of the purposes other than debt settlement during the year of the initial loan was larger for first period than for second or third period borrowers.

Following the first year on the RR program, borrowers were authorized additional loans for current farm operating expenses and for livestock more frequently than for any other purpose.

Table 108

California was high in the percentage of borrowers with loans for current farm operating expenses, family expenses, improvement of land and buildings, and current farm non-operating expenses. Utah was high in the proportion of borrowers with loans for machinery, livestock, and debt settlement. In both Utah and Arizona-Nevada a larger proportion of borrowers received loans for capital goods than for current farm operating expenses but in California about the same percentage received loans for both purposes.



by year, classified by major purposes and by period of first standard RR loan, by specified year during which loans were authorized

Purpose for which loans were authorized	Borrower receiving first standard loan between											
	3/1/36-2/28/37			3/1/37-2/28/38			3/1/38-2/28/39			3/1/39-2/28/40		
	Specified			Specified			Specified			Specified		
	Year of loan			Year of loan			Year of loan			Year of loan		
	First	Second	Third	First	Second	Third	First	Second	Third	First	Second	Third
	(3/1/36-2/28/37)	(3/1/37-2/28/38)	(3/1/38-2/28/39)	(3/1/36-2/28/37)	(3/1/37-2/28/38)	(3/1/38-2/28/39)	(3/1/36-2/28/37)	(3/1/37-2/28/38)	(3/1/38-2/28/39)	(3/1/36-2/28/37)	(3/1/37-2/28/38)	(3/1/38-2/28/39)
Amount of loans:	Total: 2/28/37	Total: 2/28/38	Total: 2/28/39	Total: 2/28/37	Total: 2/28/38	Total: 2/28/39	Total: 2/28/37	Total: 2/28/38	Total: 2/28/39	Total: 2/28/37	Total: 2/28/38	Total: 2/28/39
Capital goods	872,457	51.5	51.4	55.1	37.2	45.3	51.4	52.7	44.9	51.4		
Machinery and equipment	123,570	7.5	6.3	6.3	4.8	9.7	8.1	6.9	15.9	8.1		
Livestock and poultry	645,936	38.1	38.8	41.7	29.8	30.9	37.2	39.8	24.0	37.7		
Improvement of land and buildings	102,951	6.1	6.3	7.1	3.0	4.7	6.1	6.0	7.0	5.6		
Current farm nonoperating expenses 1/	51,845	4.6	5.3	5.9	5.4	5.8	4.1	4.0	4.9	3.4		
Current farm operating expenses	473,409	27.9	20.8	27.5	47.0	33.2	28.8	27.2	36.1	21.4		
Interest on debt and refinancing	163,322	9.6	5.7	4.9	4.8	11.0	9.1	9.8	5.7	18.1		
Other expenses	84,470	5.0	5.1	5.4	4.4	4.2	5.5	5.2	7.2	4.2		
Other 2/	20,865	1.2	1.1	1.2	1.2	0.5	1.1	1.1	1.2	1.5		
Total	XXX: 100.0	: 100.0	: 100.0	: 100.0	: 100.0	: 100.0	: 100.0	: 100.0	: 100.0	: 100.0		
Total amount	1,696,368	85,945	664,209	115,093	106,641	369,834	322,845	67,086	452,494			

1/ Includes current rent, taxes, interest, recording fees, etc.

2/ Includes loans for which the purposes were not known or were not otherwise classifiable.

Notes: A comparable table is also available for each State in the Region.



Table 106.--AMOUNT OF LOANS FOR MAJOR PURPOSES: Total amount and percentage of loans authorized to standard loan RR borrowers by FSA classified by major purposes, by States

Purposes for which loans were authorized	Total		Borrower's State of residence at time of first standard loan			
	amount of loans		California:	Utah	Arizona	Nevada
	Dollars:	Percent	Percent	Percent	Percent	Percent
	:	:	:	:	:	:
Capital goods	872,457:	51.5	46.5	58.7	53.6	
Machinery and equipment	123,570:	7.3	5.4	10.1	7.9	
Livestock and poultry	645,936:	38.1	34.5	45.1	35.7	
Improvement of land and buildings	102,951:	6.1	6.6	3.5	10.0	
Current farm non- operating expenses 1/	81,845:	4.8	5.5	3.8	4.5	
Current farm operating expenses	473,409:	27.9	32.7	21.4	24.4	
Debt settlement and refinancing	163,322:	9.6	6.4	13.8	12.6	
Family expenses	84,470:	5.0	7.4	1.7	3.3	
All other 2/	20,865:	1.2	1.5	0.6	1.6	
Total	1,696,368	100.0	100.0	100.0	100.0	
Total amount	1,696,368		910,955	542,156	243,257	

1/ Includes current rent, taxes, interest, recording fees, etc.

2/ Includes loans for which the purposes were not known or were not otherwise classifiable.



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TABLE 107. BORROWERS AUTHORIZED LOANS FOR MAJOR PURPOSES: Number and percentage of borrowers to whom loans were authorized by FSA for major purposes, by period of first standard loan and by specified year during which loans were authorized

Purposes for which loans were authorized	Borrowers receiving first standard loan between									
	3/1/36-2/28/37		3/1/37-2/28/38		3/1/38-2/28/39		3/1/39-2/28/40		3/1/40-2/28/41	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total borrowers	1,493	100.0	1,493	100.0	1,493	100.0	1,493	100.0	1,493	100.0
Capital goods	1,364	91.4	95.5	93.6	17.6	16.2	87.8	86.3	30.1	85.8
Machinery and equipment	646	43.3	40.5	44.3	5.4	6.7	39.8	34.7	11.6	35.8
Livestock and poultry	1,211	81.1	89.5	87.1	13.6	12.8	72.0	69.0	17.6	71.6
Improvement of land and buildings	579	38.8	41.5	38.1	3.8	5.9	39.8	34.7	10.9	32.4
Current farm nonoperating expenses	512	34.3	40.7	36.7	4.6	5.9	30.1	26.1	7.0	24.7
Current farm operating expenses	1,200	80.4	80.1	79.8	26.4	19.1	79.6	73.6	30.1	69.2
Debt settlement and refinancing	331	22.2	17.3	13.3	2.0	3.4	21.9	19.6	3.0	32.4
Family expenses	601	40.5	44.8	39.9	7.1	6.1	38.9	36.5	9.1	32.1
All other	97	6.5	7.4	6.5	0.2	0.6	6.1	4.9	1.2	5.0
Unduplicated percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total number of borrowers	1,493		1,493		1,493		1,493		1,493	

1/ Includes current rent, taxes, interest, recording fees, etc.
2/ Includes loans for which the purposes were not known or were not otherwise classifiable.
3/ Percentage for each item within each period of first standard loan is based upon total number of borrowers in the period; in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Note: A comparable table is also available for each State in the Region.

Table 108.—BORROWERS AUTHORIZED LOANS FOR MAJOR PURPOSES: Number and percentage of standard loan RR borrowers to whom loans were authorized by FSA for major purposes, by States

Purposes for which loans were authorized	Total		Borrower's State of residence at time of first standard loan			
	borrowers		California:	Utah	Arizona	Nevada
	Number	Percent	Percent	Percent	Percent	Percent
Capital goods	1,364	91.4	89.5	95.2	88.7	
Machinery and equipment	646	43.3	41.7	50.8	32.7	
Livestock and poultry	1,211	81.1	79.1	88.3	72.2	
Improvement of land and buildings	579	38.8	49.2	22.4	43.2	
Current farm non- operating expenses 1/	512	34.3	52.5	19.0	16.2	
Current farm operating expenses	1,200	80.4	90.4	70.9	72.6	
Debt settlement and refinancing	331	22.2	18.2	26.8	23.7	
Family expenses	601	40.3	49.4	37.0	22.6	
All other 2/	97	6.5	8.4	4.2	6.0	
Unduplicated percent 3/	XXX	100.0	100.0	100.0	100.0	
Total number of borrowers	1,493		705	522	266	

1/ Includes current rent, taxes, interest, recording fees, etc.

2/ Includes loans for which the purposes were not known or were not otherwise classifiable.

3/ Percentage for each item within States is based upon total number of borrowers in the State; in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.



Table 109.-AVERAGE AMOUNT OF LOANS FOR MAJOR PURPOSES:
Average amount of loans authorized by FSA to
standard loan RR borrowers for major purposes
from beginning of period of first standard
loan through February 28, 1939, by period of
first standard loan 1/

Purposes for which loans were authorized	: Average amount authorized : to borrowers receiving : first standard loan between		
	: 3/1/36- : 3/1/37- : 3/1/38-		
	: 2/28/37 : 2/28/38 : 2/28/39		
	: Dollars	: Dollars	: Dollars
Capital goods	: 601	: 693	: 681
Machinery and equipment	: 150	: 241	: 258
Livestock and poultry	: 482	: 611	: 598
Improvement of land and buildings	: 168	: 183	: 197
Current farm non- operating expenses 2/	: 160	: 163	: 155
Current farm operating expenses	: 398	: 427	: 352
Debt settlement and refinancing	: 363	: 493	: 637
Family expenses	: 127	: 169	: 150
All other 3/	: 172	: 215	: 347
Total	: 1,115	: 1,185	: 1,138

1/ Averages are based upon the number of borrowers authorized loans for specified purposes.

2/ Includes current rent, taxes, interest, recording fees, etc.

3/ Includes loans for which the purposes were not known or were not otherwise classifiable.

Note: A comparable table is also available for each State in the Region.

This table shows the increase in the average amount loaned to second and third period borrowers for machinery, livestock, improvement of land and buildings, and debt settlement and refinancing as compared to the amount loaned first period borrowers. Loans for current farm operating expenses averaged largest for second period borrowers and were larger for first than third period borrowers. Loans for family expenses averaged largest for second period borrowers and were larger for third than for first period borrowers.



Table 110.—BORROWERS AUTHORIZED LOANS FOR SPECIFIED CAPITAL GOODS:
Number and percentage of standard loan RR borrowers to
whom loans were authorized by FSA for specified types of
capital goods, by States 1/

Types of capital goods for which loans were authorized	Total		Borrower's State of residence at time of first standard loan			
	borrowers		California:	Utah	Nevada	
	Number	Percent	Percent	Percent	Percent	
Cattle	841	56.3	51.8	66.9	47.7	
Hogs	353	23.6	24.5	52.3	18.0	
Poultry	594	39.8	43.0	38.3	34.2	
Workstock	462	30.9	28.1	39.7	21.4	
Tractors	42	2.8	3.5	1.9	2.6	
Both workstock and: tractors 2/	4	0.3	0.4	0.2	—	
Total number of borrowers 3/	1,493		705	522	266	

1/ The percentage of borrowers authorized loans for each of the specified types of capital goods is under-reported to some extent because some borrowers were known to have been authorized loans for livestock or for machinery, although the type of livestock or machinery was not specified or was not classifiable into the specified types.

2/ Data for "both workstock and tractors" are also included in the data for "workstock" and for "tractors," each considered separately.

3/ Percentage for each item within States is based upon total number of borrowers in the State.

Note: The total and average amount authorized to borrowers is also available for each of the purposes and States designated in this table.

Fifty-six percent of the borrowers received loans to buy cattle, 40 percent to buy poultry, 31 percent to buy workstock, 24 percent to buy hogs, and 3 percent to buy tractors. The percentage of borrowers made loans for cattle, hogs, and workstock was highest in Utah. Poultry loans were more frequent in California than in the other States.



TABLE 11.—AMOUNT OF LOANS FOR OPERATING EXPENSES: Total amount and percentage of loans authorized to be borrowed by farm for specified types of current farm operating expenses, by period of first standard farm loan and by specified year during which loans were authorized 1/

Type of operating expenses for which loans were authorized	Total amount of loans	Borrowers receiving first standard loan between									
		3/1/30-2/28/31	3/1/31-2/28/32	3/1/32-2/28/33	3/1/33-2/28/34	3/1/34-2/28/35	3/1/35-2/28/36	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total
		Specified year of loan			Specified year of loan			Specified year of loan			
		First	Second	Third	First	Second	Third	First	Second	Third	
		(3/1/30-2/28/31)	(3/1/31-2/28/32)	(3/1/32-2/28/33)	(3/1/33-2/28/34)	(3/1/34-2/28/35)	(3/1/35-2/28/36)	(3/1/36-2/28/37)	(3/1/37-2/28/38)	(3/1/38-2/28/39)	
Seed and feed	276,016	58.3	57.4	73.1	58.3	50.9	62.0	51.7	52.5		59.5
Fertilizer and lime	11,553	2.4	1.7	1.0	1.0	1.3	3.6	3.5	4.3		3.0
Labor	55,542	7.1	5.0	4.6	6.1	5.8	5.0	4.9	8.5		14.8
Fuel, oil, and grease	17,876	3.3	2.7	2.6	1.8	4.8	5.0	4.5	7.0		5.4
Other current expenses	134,642	28.4	25.2	17.8	32.2	36.7	33.8	35.6	27.7		37.3
Total	495,529	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		100.0
Total amount	475,409	268,746,180,099	58,213	35,433,111,932	27,724	24,189					92,739

1/ The percentages authorized for seed and feed; fertilizer and lime; fuel, oil and grease; and labor is uniform throughout the region because some borrowers were known to have been authorized loans for current farm operating expenses, although the type of expense was not specified or was not classifiable into those specified types.

Note: A comparable table is also available for each State in the Region; the average amount authorized to borrowers is also available for each of the purposes and periods designated in this table and for the comparable State tables.

Of the amount loaned for current farm operating expenses, seed and feed constituted the largest single item, 50 percent. Seven percent was loaned for labor and only 4 percent for fuel, oil, and grease, and 2 percent for fertilizer and lime.

1. The first part of the report is a general statement of the work done during the year.

2. The second part is a detailed account of the work done in each of the several departments.

3. The third part is a summary of the results of the work done during the year.

4. The fourth part is a list of the names of the persons who have been employed during the year.

5. The fifth part is a list of the names of the persons who have been employed during the year.

6. The sixth part is a list of the names of the persons who have been employed during the year.

7. The seventh part is a list of the names of the persons who have been employed during the year.

8. The eighth part is a list of the names of the persons who have been employed during the year.

9. The ninth part is a list of the names of the persons who have been employed during the year.

10. The tenth part is a list of the names of the persons who have been employed during the year.

11. The eleventh part is a list of the names of the persons who have been employed during the year.

12. The twelfth part is a list of the names of the persons who have been employed during the year.

Table 112.-BORROWERS AUTHORIZED LOANS FOR SPECIFIED CURRENT FARM OPERATING EXPENSES:
Percentage of borrowers to whom loans were authorized by FSA for specified types of current farm operating expenses, by period of first standard RR loan and by specified year during which loans were authorized 1/

Types of current farm operating expenses for which loans were authorized	Borrowers receiving first standard loan between					
	3/1/36-2/28/37		3/1/37-2/28/38		3/1/38-2/28/39	
	Specified		Specified		Specified	
	year of loan		year of loan		year of loan	
	First	Second	Third	First	Second	First
	(3/1/36- 2/28/37)	(3/1/37- 2/28/38)	(3/1/38- 2/28/39)	(3/1/37- 2/28/38)	(3/1/38- 2/28/39)	(3/1/38- 2/28/39)
	Percent	Percent	Percent	Percent	Percent	Percent
Seed and feed	72.7	20.3	13.3	62.3	22.5	54.5
Fertilizer and lime	4.8	1.7	1.5	7.6	2.4	7.1
Labor	10.8	3.3	2.4	8.8	5.5	17.6
Gas, oil, and grease	8.8	2.0	1.9	9.7	5.2	10.3
Unduplicated percent who received loans for any current farm operating expenses 2/	79.6	26.4	19.1	73.6	30.1	69.2

1/ The percentage of borrowers authorized loans for seed and feed, fertilizer and lime, gas, oil, and grease, and labor is under-reported to some extent because some borrowers were known to have been authorized loans for current farm operating expenses although the type of expense was not specified or was not classifiable into these specified types.

2/ Includes borrowers who were authorized loans for other current farm operating expenses than those specified. Percentage for each item within each period of first standard loan is based upon total number of borrowers in the period; in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Note: A comparable table is also available for each State in the Region.

Of the first period borrowers, 73 percent received loans for feed and seed during their first year on the program, 20 percent during the second, and 13 percent during the third year. Relatively few borrowers were loaned money for fertilizer, labor, or gas, oil, and grease.

1. The first part of the report deals with the general situation of the country and the progress of the work during the year.

2. The second part of the report deals with the results of the work during the year.

3. The third part of the report deals with the financial statement of the year.

4. The fourth part of the report deals with the general remarks of the year.

5. The fifth part of the report deals with the general remarks of the year.

6. The sixth part of the report deals with the general remarks of the year.

7. The seventh part of the report deals with the general remarks of the year.

8. The eighth part of the report deals with the general remarks of the year.

9. The ninth part of the report deals with the general remarks of the year.

10. The tenth part of the report deals with the general remarks of the year.

11. The eleventh part of the report deals with the general remarks of the year.

12. The twelfth part of the report deals with the general remarks of the year.

13. The thirteenth part of the report deals with the general remarks of the year.

14. The fourteenth part of the report deals with the general remarks of the year.

Table 113.-AMOUNT OF LOANS FOR FAMILY EXPENSES: Number and percentage of borrowers classified by amount of loans authorized by FSA for family expenses, by period of first standard RE loan 1/

Amount of loans authorized by FSA for family expenses	Total		Borrowers receiving first standard loan between			
	borrowers		2/1/36- : 3/1/37- : 3/1/38- : 2/28/37 : 2/28/38 : 2/28/39			
	Number	Percent	Percent	Percent	Percent	Percent
\$0	892	60.0	55.3	61.8	67.4	
\$1 to \$24	114	7.6	8.5	5.8	7.4	
\$25 to \$49	67	4.5	6.9	1.8	2.1	
\$50 to \$74	55	3.7	4.6	3.6	1.8	
\$75 to \$99	42	2.8	3.6	2.1	1.8	
\$100 to \$124	78	5.2	5.9	6.1	3.2	
\$125 to \$149	30	2.0	2.0	1.8	2.1	
\$150 to \$174	39	2.6	1.8	4.0	3.2	
\$175 to \$199	24	1.6	1.8	1.2	1.6	
\$200 to \$249	51	3.4	4.0	2.1	3.4	
\$250 to \$299	26	1.7	1.1	3.0	1.8	
\$300 and over	73	4.9	4.5	6.7	4.2	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,493		784	329	380	

1/ The amount of loans for family expenses is under-reported to some extent because some borrowers were known to have been authorized loans for family expenses although the amount was not specified.

Note: A table is also available for each of the 3 periods of first standard loan with a cross-tabulation of amount of loans authorized for family expenses and amount of grants.

Although 40 percent of the borrowers were loaned money for family expenses, the amounts loaned were relatively small. Nineteen percent received loans of less than \$100 and only one-tenth received as much as or more than \$200.

Table 114.—REPAYMENTS SCHEDULED: Number and percentage of borrowers classified by amount originally scheduled to be repaid before February 28, 1939, by period of first standard RR loan 1/

Amount originally scheduled to be repaid before 2/28/39	Total borrowers		Borrowers receiving first standard loan between				
			3/1/36-	3/1/37-	3/1/38-	2/28/37	2/28/38
			2/28/37	2/28/38	2/28/39	Percent	Percent
	Number	Percent	Percent	Percent	Percent	Percent	Percent
0	246	16.5		4.0	61.3		
1 to 362	40	2.7	0.9	4.9	4.5		
363 to 1,124	84	5.6	3.2	10.0	6.8		
1,125 to 2,249	249	16.7	15.8	24.2	11.8		
2,250 to 3,374	215	14.4	16.7	18.8	5.8		
3,375 to 4,499	148	9.9	11.4	14.6	2.9		
4,500 to 5,624	192	12.9	17.7	12.2	3.4		
5,625 to 6,749	131	8.8	14.3	4.0	1.6		
6,750 to 7,874	123	8.2	13.1	4.6	1.9		
7,875 to 8,999	39	2.6	4.1	1.8	0.3		
9,000 to 10,124	14	0.9	1.5	0.6			
10,125 to 11,249	12	0.8	1.3	0.3	0.3		
11,250 and over							
Total	XXX	100.0	100.0	100.0	100.0		
Number reporting	1,493		784	329	380		

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

This table should be studied in conjunction with tables 115 and 116. It shows that practically all borrowers on the program 1 year or longer were scheduled to make repayments by February 1939, but that 61 percent of those on the program less than 1 year were not scheduled to make repayments by that date. In using this table, it should be kept in mind that the data do not make allowance for any adjustments or revisions of the original repayment schedules.

Table 115.--REPAYMENTS MADE: Number and percentage of borrowers classified by repayments made before February 28, 1939, by period of first standard RR loan 1/

Repayments made before 2/28/39	Total borrowers		Borrowers receiving first standard loan between			
	Number	Percent	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	
\$0	281	18.8	5.6	12.8	51.2	
\$1 to \$62	172	11.5	10.2	12.8	13.2	
\$63 to \$124	195	13.1	12.9	14.3	12.4	
\$125 to \$249	298	20.0	22.6	25.2	10.0	
\$250 to \$374	192	12.9	17.0	12.5	4.7	
\$375 to \$499	108	7.2	9.6	7.6	2.1	
\$500 to \$749	119	8.0	10.2	7.6	3.7	
\$750 to \$999	58	3.9	6.0	2.1	1.1	
\$1,000 to \$1,499	50	3.3	4.1	3.6	1.6	
\$1,500 to \$1,999	12	0.8	1.1	0.9	---	
\$2,000 to \$2,499	2	0.1	0.1	0.3	---	
\$2,500 and over	6	0.4	0.6	0.3	---	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,493		784	329	380	

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

Table 115, studied in conjunction with table 114, shows that 84 percent of the borrowers were originally scheduled to make repayments before February 28, 1939, and that 81 percent made repayments. Fewer first and second period but more third period borrowers than expected made repayments. Sixty-three percent of the borrowers beginning the first period were originally scheduled to repay at least \$375 by February 28, 1939, but only 32 percent repaid as much as \$375. Corresponding percentages of borrowers who began in the second period were 38 and 22 percent and for borrowers accepted in the last period were 10 and 8 percent.

February 28, 1939

Total repayments made before 2/23/39		2/	
Total	\$0	\$1	\$63
Borrowers:	\$0	\$62	\$124
			\$249
			\$374
			\$499
			\$749
			\$999
			\$1,499
			\$1,999
			\$2,499
			\$2,500 and over

17. Exclusive of repayments scheduled to be made before period during which borrowers receiving a loan, other than standard, in an earlier period

2/ Exclusions of payments made before period during which is receiving a loan, other than standard, in an earlier period

Note: A comparable table is also available for each of the 3 periods of first standard loan.

This table shows that the repayments seldom corresponded closely to the repayments originally scheduled;



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Region IX

Tables 117, 118, and 119

Only 4 percent of the borrowers had their loans renewed before February 28, 1939; less than 1 percent of the borrowers who received their first standard loan during 1936-1939 had their loans renewed within this same 12-month period; 2 percent of those receiving their first standard loan during 1937-38 and 6 percent of those first coming on the standard loan program during 1936-37 had their loans renewed by February 28, 1939.

Tables 117, 118, and 119 must be used with caution, because the repayment schedules refer to the original and not to the revised schedules. In addition, repayments include interest but the scheduled repayments do not.

Eight percent of the borrowers made no repayments even though repayments were scheduled. Thirty-one percent of the first period borrowers repaid about as much as or more than scheduled and 39 percent of the second period borrowers met, or better than met, their original repayment schedule. Forty-four percent of the first period borrowers repaid less than half as much as first scheduled to be repaid by February 28, 1939. One-fifth of the third period borrowers made repayments during their first period on the program, even though not scheduled to do so.

Tables 118 and 119, considered together, show that the Arizona-Nevada borrowers came closest to meeting their repayment schedule, repaying 80 percent of the total amount originally scheduled to be repaid by February 28, 1939, while California borrowers had the poorest record, repaying 48 percent. Utah borrowers repaid 74 percent of the amount scheduled. The percentages repaid were 53, 71, and 90 for first, second, and third period borrowers, respectively. Nearly three-fifths, 59 percent, of the total amount originally scheduled was repaid before February 28, 1939.

TABLE 117.-RENEWALS AND PERCENTAGE OF SCHEDULED REPAYMENTS MADE: Number and percentage of borrowers classified by percentage of scheduled repayments made before February 28, 1939, and by whether or not loans were renewed or extended before February 28, 1939, by period of first standard RR loan 1/

Percentage of scheduled repayments before 2/28/39		Borrowers receiving first standard loan between 3/1/36-2/28/39											
Total		Re-		Not re-		Re-		Not re-		Re-		Not re-	
Total		Total		Total		Total		Total		Total		Total	
Number		Percent		Percent		Percent		Percent		Percent		Percent	
No repayments, but re-payments scheduled	118	7.9	5.6	6.0	5.6	10.9	*	10.6	10.0	*	9.8		
Less than 30	260	17.4	25.9	26.0	25.9	13.4	*	12.6	3.4	*	3.4		
30 to 49.9	150	10.0	12.8	32.0	11.4	10.9	*	11.2	3.7	*	3.7		
50 to 69.9	173	11.6	14.8	18.0	14.6	13.4	*	13.3	3.4	*	3.2		
70 to 89.9	119	8.0	10.3	6.0	10.6	8.2	*	8.4	2.9	*	2.9		
90 to 109.9	161	10.8	12.0	8.0	12.3	11.9	*	11.8	7.4	*	7.4		
110 to 129.9	99	6.6	6.9	2.0	7.2	8.8	*	9.0	4.2	*	4.2		
130 to 149.9	48	3.2	3.8	---	4.1	4.0	*	4.0	1.3	*	1.3		
150 to 169.9	67	4.5	5.2	2.0	5.9	7.3	*	7.5	0.5	*	0.5		
170 and over	52	3.5	2.7	---	2.9	7.3	*	7.5	1.8	*	1.9		
No repayments, no re-payments scheduled	163	10.9	---	---	---	1.8	*	1.9	41.4	*	41.6		
Repayments, no re-payments scheduled	83	5.6	---	---	---	2.1	*	2.2	20.0	*	20.1		
Total	XXX	100.0	100.0	100.0	100.0	100.0	*	100.0	100.0	*	100.0		
Number reporting	1,493	784	50	734	329	7	322	380	2	378			

* Percentage not occupied on a base of fewer than 50 cases.

1/ Exclusive of repayments scheduled and repayments made before period during which first standard loan was received for borrower receiving a loan other than standard in an earlier period



Table 118.--TOTAL REPAYMENTS SCHEDULED: Total amount of loans originally scheduled to be repaid to FSA before February 28, 1939, by period of borrower's first standard RR loan, by States 1/

Borrower's State of residence at time of first standard loan	:	:	Amount originally scheduled to be repaid before 2/28/39 by borrowers receiving first standard loan between	:	:
:	:	Total	:	:	:
:	:	amount	:	3/1/36-2/28/37	3/1/37-2/28/38
:	:	:	:	3/1/38-2/28/39	:
:	:	Dollars	:	Dollars	Dollars
California	:	432,941	:	318,315	78,653
Utah	:	183,435	:	150,438	28,357
Arizona	:	58,388	:	38,714	16,639
Nevada	:	25,462	:	21,466	2,977
Total, all States	:	700,226	:	528,933	126,626
Total number of borrowers	:	1,493	:	784	329

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

(26HT)

Table 119.--TOTAL REPAYMENTS MADE: Total amount of repayments made to FSA before February 28, 1939, by period of borrower's first standard RR loan, by States 1/

Borrower's State of residence at time of first standard loan	:	:	Repayments made before 2/28/39 by borrowers receiv- ing first standard loan between	:	:
:	:	Total	:	:	:
:	:	amount	:	3/1/36-2/28/37	3/1/37-2/28/38
:	:	:	:	3/1/38-2/28/39	:
:	:	Dollars	:	Dollars	Dollars
California	:	209,535	:	134,989	48,892
Utah	:	135,116	:	102,724	23,121
Arizona	:	42,457	:	26,243	12,819
Nevada	:	24,953	:	17,612	5,492
Total, all States	:	412,061	:	281,558	90,324
Total number of borrowers	:	1,493	:	784	329

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

(27HT)



Table 120.--PREVIOUS GRANTS RECEIVED: Number and percentage of borrowers classified by periods during which grants were received, between March 1, 1936 and February 28, 1939, by period of first standard RR loan

Periods during which grants were received between:			Borrowers receiving first standard loan between:			
	Total		3/1/36-	3/1/37-	3/1/38-	
	3/1/36-2/28/39		2/28/37	2/28/38	2/28/39	
	Number	Percent	Percent	Percent	Percent	
No grants	256	64.0	42.6	82.1	92.5	
1936-37 only	335	15.7	28.7	0.9	1.1	
1936-37; 1937-38	73	4.9	9.1	0.6	---	
1936-37;						
1937-38; 1938-39	49	2.3	6.1	0.3	---	
1936-37; 1938-39	28	1.9	3.6	---	---	
1937-38 only	39	2.6	2.8	4.9	0.3	
1937-38; 1938-39	33	2.2	3.3	2.1	---	
1938-39 only	90	5.4	3.5	9.1	5.3	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,493		784	329	380	
1936-37	385	25.8	47.4	1.8	1.8	
1937-38	194	13.0	21.3	7.9	0.3	
1938-39	190	12.7	16.8	11.6	5.3	

Note: A table is also available for each of the 3 periods of first standard loan and for all periods combined, with a cross-tabulation of periods during which grants were received and number of standard loans authorized.

Nearly two-thirds, 64 percent, of the borrowers did not receive any grants between March 1, 1936 and February 28, 1939; this was true for 43, 82, and 93 percent of the first, second, and third period borrowers, respectively. Twenty-four percent received grants only 1 year, 9 percent during 2 years, and only 3 percent during all 3 years. During 1936-37, one-fourth of the borrowers received grants as compared with one-eighth during 1937-38 and 1938-39.

1. The first part of the report deals with the general situation of the country and the progress of the work during the year. It is divided into two main sections: the first section deals with the general situation of the country and the progress of the work during the year, and the second section deals with the results of the work during the year.

2. The second part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

3. The third part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

4. The fourth part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

5. The fifth part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

6. The sixth part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

7. The seventh part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

8. The eighth part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

9. The ninth part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

10. The tenth part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

Table 121.—AMOUNT OF GRANTS: Number and percentage of borrowers classified by amount of grants received before February 28, 1939, by period of first standard RR loan 1/

Amount of grants re- ceived before 2/28/39	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/36-	3/1/37-	3/1/38-	
	Number	Percent	2/28/37	2/28/38	2/28/39	
			Percent	Percent	Percent	
\$0	967	64.8	42.6	33.1	94.6	
\$1 to \$24	36	2.4	3.3	2.7	0.3	
\$25 to \$49	95	6.4	9.1	4.6	2.4	
\$50 to \$74	94	6.3	9.9	3.6	1.1	
\$75 to \$99	94	6.3	10.3	2.7	1.1	
\$100 to \$149	87	5.8	10.7	0.9	---	
\$150 to \$199	58	3.9	6.4	1.8	0.5	
\$200 to \$299	45	3.0	5.5	0.6	---	
\$300 to \$399	14	0.9	1.8	---	---	
\$400 to \$499	2	0.1	0.3	---	---	
\$500 and over	1	0.1	0.1	---	---	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting:	1,493		784	329	380	

1/ Amount received from beginning of period of first standard loan through February 28, 1939.

Note: A table is also available for each of the 3 periods of first standard loan with a cross-tabulation of amount of grants and amount of loans authorized for family expenses.

Nearly two-thirds, 65 percent, of the borrowers did not receive any grants after receiving the first standard loan; this was true for 43, 83, and 95 percent of the first, second, and third period borrowers, respectively. Twenty-five, 3, and less than 1 percent of the borrowers in the 3 respective periods received \$100 or more in grants.



Table 122.-GRANTS IN RELATION TO REPAYMENTS: Number and percentage of borrowers classified by grants received in relation to repayments made after period of first standard loan and before February 28, 1939, by period of first standard RR loan

Relation of grants to repayments	Total		Borrowers receiving	
	borrowers 1/		first standard loan between	
	Number	Percent	3/1/36- 2/28/37	3/1/37- 2/28/38
No grants, no repayments	112	10.1	6.1	19.5
No grants, some repayments	738	66.4	65.2	69.1
Some grants, no repayments	43	3.9	4.2	3.0
Some grants, some repayments	220	19.6	24.4	8.4
Grants as percent- age of repayments				
Less than 30	90	8.1	10.1	3.3
30 to 49.9	30	2.7	3.3	1.2
50 to 69.9	16	1.4	1.8	0.6
70 to 89.9	15	1.3	1.5	0.9
90 to 109.9	9	0.8	1.0	0.3
110 to 129.9	6	0.5	0.5	0.6
130 to 149.9	7	0.6	0.9	
150 to 199.9	9	0.8	1.1	
200 and over	38	3.4	4.2	1.5
Total	XXX	100.0	100.0	100.0
Number reporting	1,113		784	329

1/ Exclusive of borrowers receiving first standard loan between March 1, 1938 and February 28, 1939.

Of the first period borrowers, 24 percent made repayments and also received grants after their first year on the standard loan program and 4 percent received grants but made no repayments; 8 percent received grants equal to or in excess of the amount repaid. About two-thirds of both first and second period borrowers made repayments and received no grants.



UNIT OF WORK SHEET
For Each Borrower Included in
Study of FSA Standard Lease RR Borrowers

This list of items on the punch card prepared for each borrower is combined with this list of tables with Summary II summarizes the type of information obtained from the records in the regional offices which is being used in the detailed analysis. The number entered parenthetically after the items indicates the number of columns each item will be broken down for analytical purposes.

<u>Punch card column</u>	<u>Item and number of classes for analysis</u>
1	Region
2	State (or comparable area)
3	Period borrower received first standard RR loan (5)
4,5	County
6,7	Line number (case identification on transcription sheets)
8,9	Number of crop years between first standard RR loan and last available record of performance after entry on standard RR program, in combination with period of first standard RR loan and specified last year of record (11)
10	Total amount of all loans received (12)
11	Number of standard loans authorized (6)
12*	Amount originally scheduled to be repaid (12)
13	Amount of repayments made (12)
14	Amount of grants received (12)
15	Debt reduction (2)
16*	Tenure status year before RR (7)
17*	Tenure status year of last RR record (7)
18*	Type and length of lease year before RR (9)
19*	Type and length of lease year of last RR record (9)

* Items for Region III and Summary II are not included in this list.



Form 100-1
1-1-54

Item and number of classes for each item

20a	Receipts from benefit payments year before RR (12)
21	Receipts from off-farm work year before RR (12)
22	Family operating expenses year before RR (12)
23	Net cash income, year before RR (12)
24a	Receipts from benefit payments year of last RR record (12)
25	Receipts from off-farm work year of last RR record (12)
26a	Major source of receipts year before RR (12)
27a	Major source of receipts year of last RR record (12)
28	Family operating expenses year of last RR record (12)
29	Net cash income year of last RR record (12)
30a	Number of agricultural enterprises year before RR (12)
31a	Number of agricultural enterprises year of last RR record (12)
32	Acres in crops year before RR (12)
33	Size of farm year before RR (10)
34a	Garden year before RR (10)
35	Acres in crops year of last RR record (12)
36	Size of farm year of last RR record (10)
37a	Garden year of last RR record (4)
38a	Number of cows at time of first standard RR loan (12)
39a	Number of cows at time of last RR record (12)
40a	Number of sows at time of first standard RR loan (11)
41a	Number of sows at time of last RR record (11)
42a	Number of hens at time of first standard RR loan (11)

Data for Region III not comparable with data for other U. S. Regions
Data not available for Region III



Punch card
columns

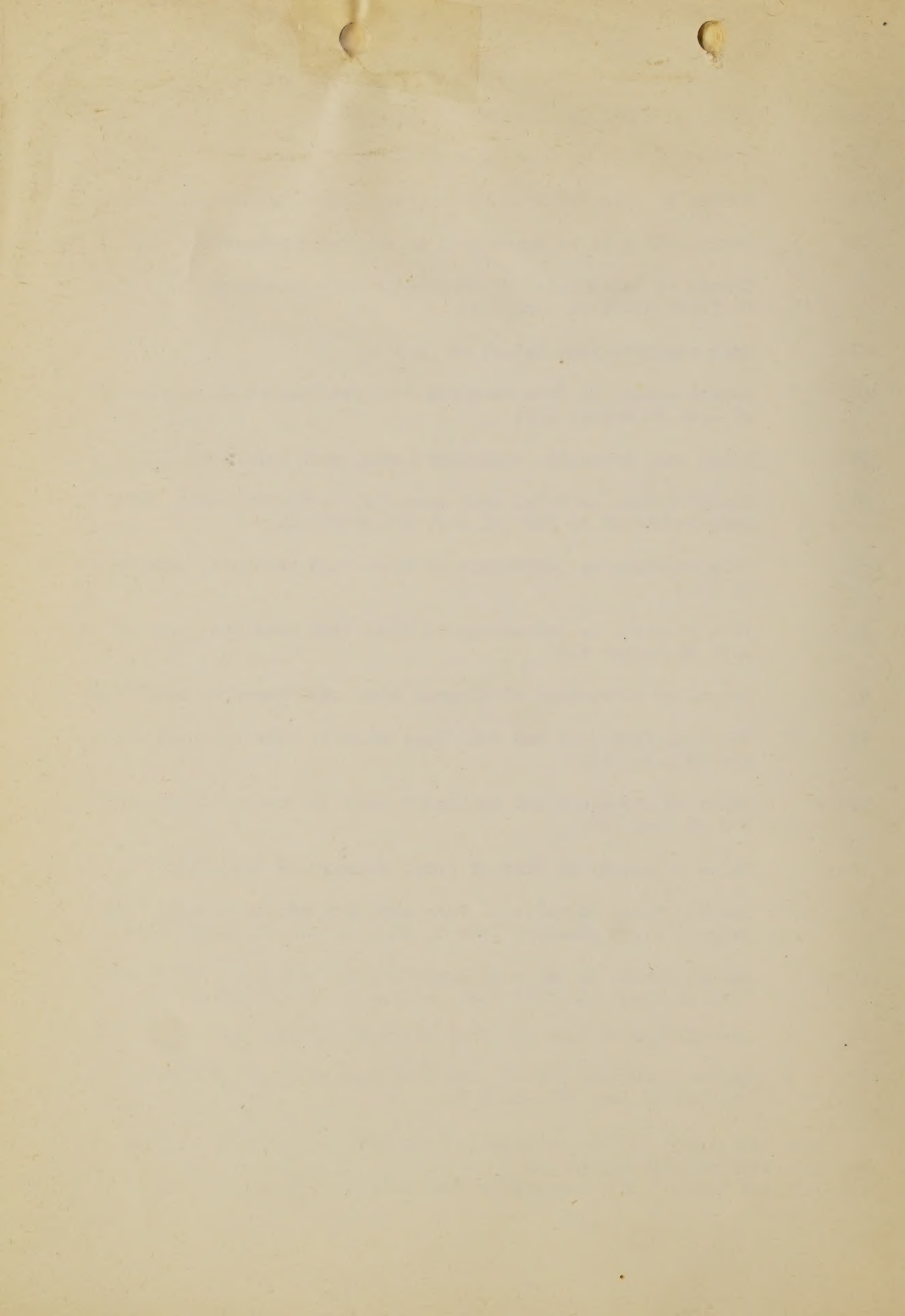
Item and number of classes for each item

43**	Number of hens at time of last RR record (11)
44**	Number of times changed farms since first standard RR loan (6)
45*	Repayments made as percentage of scheduled repayments (12)
46	Grants as percentage of repayments made subsequent to period of first standard loan (12)
47	Farm receipts year before RR (12)
48	Amount change in farm receipts from year before RR to year of last RR record (12)
49	Total cash receipts, excluding loans, year before RR (12)
50	Amount change in total cash receipts, excluding loans, from year before RR to year of last RR record (12)
51	Farm receipts as percentage of total cash receipts, year before RR (12)
52	Farm receipts as percentage of total cash receipts, year of last RR record (12)
53	Actual as percentage of planned total cash receipts in 1938-39 (8)
54	Value of farm land and buildings owned at time of first standard RR loan (12)
55***	Value of livestock and equipment owned at time of first standard RR loan (12)
56	Value of assets at time of first standard RR loan (12)
57	Amount change in value of farm land and buildings owned from time of first standard loan to time of last RR record (12)
58***	Amount change in value of livestock and equipment owned from time of first standard loan to time of last RR record (12)
59	Liabilities at time of first standard RR loan (12)
60	Amount change in liabilities from time of first standard loan to time of last RR record (12)

* Data for Region III not comparable with data for other II Regions

** Not available for Region III

*** Data for Region I not comparable with data for other II Regions



Punch card
columns

Item and number of classes for each item

61	Net worth, including farm real estate, at time of first standard RR loan (12)
62	Liabilities as percentage of assets at time of first standard RR loan (12)
63	Net worth, excluding farm real estate, at time of first standard RR loan (12)
64	Amount change in net worth, including farm real estate, from time of first standard loan to time of last RR record (12)
65	Amount change in net worth, excluding farm real estate, from time of first standard RR loan to time of last RR record (12)
66	Amount of loans authorized for capital goods (12)
67	Amount of loans authorized for debt settlement and refinancing (12)
68	Amount of loans authorized for family expenses (12)
69	Amount of loans authorized for current farm operating and non-operating expenses and family expenses (12)
70*	A. Years on farm to be operated crop year of first standard RR loan (4) B. Relief aid received prior to first standard RR loan (3)
71*	Family type (10)
72	Household size (12)
73	Age of head (7)
74	Education of head (12)
75*	Number of male youths (nonheads) aged 16-24 (5)
76**	Disabilities of head and other family members (5)
77*	A. Status of borrower on FSA standard RR program as of February 28, 1939 (8) B. Loans renewed or extended (2)
78	A. Color (3) B. Years during which grants received (6)

* Data for Region III not comparable with data for other 11 Regions
** Not available for Region III

